

EIC 3600 COMMERCIAL DATABASE SEARCH REQUEST

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Business Methods Case: 705/36, Cross 705/35, 37, Log Number: _____
Write in 705 subclass(es) to search required files for 705 cases or cases cross referenced in 705.

Requester's Full Name: Andrew Fischer Examiner #: 75586 Date: August 19, 2002

Art Unit: 3627 Phone Number: 305-0292 Serial Number: 09/453,364

Bldg & Room #: PK5 7B-09 Results Format Preferred: PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Provide the PALM Bib page or the following: (Total Pages including this sheet: 5)

Title of Invention: Bib Data Sheet Attached

Inventors (provide full names): _____

Earliest Priority Filing Date: December 1, 1999

Requested attachments:

- If possible, provide the cover sheet, the IDS, examples, or relevant citations, authors, etc, if known.
- Please attach copies of the parts of this case that help explain or are most pertinent to this search. Examples are: abstract, background, summary, claim(s) [not all of the claims].

Abstract, Summary of the Invention, and claims 1-5 included.

The claimed or apparent novelty of the invention is:

Creating an annuity or trust. Funding the annuity or trust with stock options (with a given value).

Paying out the annuity or trust (obviously at periodic rates) with the stock options.

The valuation of the stock options are made at payment of the annuity or trust..

If this is found, please contact me to further limit the search.

This search should focus on:

(Also include keywords or synonyms)

An annuity or trust with regular payments out. The payments out are in the form of stock options.
Cash may be spliced into the payment to keep the annuity at a certain level.

If you have any questions or need help with keywords, please feel free to contact me.

Special Instructions or Other Comments

COMPLETE PRIOR ART & INTERNET SEARCH REQUESTED

Searcher: <u>Bode Akintola</u>	NA Sequence (#): _____	STN: _____
Searcher Phone #: <u>308-6150</u>	AA Sequence (#): _____	Dialog: <u>\$ 1,197</u>
Searcher Location: <u>PK5 804</u>	Structure (#): _____	Questel/Orbit: _____
Date Searcher Picked Up: <u>8-20-02</u>	Bibliographic: _____	Dr. Link: _____
Date Completed: <u>8-21-02</u>	Litigation: _____	Lexis/Nexis: _____
Searcher Prep & Review Time: <u>120 min</u>	Fulltext: _____	Sequence Systems: _____
Clerical Prep Time: _____	Patent Family: _____	WWW/Internet: <u>✓</u>
Online Time: <u>180 min</u>	Other: _____	Other (specify): _____

Set	Items	Description
S1	0	AU=(SLANE R? OR SLANE, R?)
S2	1437599	ANNUITY OR ANNUITIES OR TRUST OR FOUNDATION OR ENDOWMENT OR GRAT
S3	10940651	PAY???? OR FUND? OR SPONSOR? OR FINANC? OR TRANSFER?
S4	6799733	GRANTOR? OR GRANTEE? OR HOLDER? OR USER? OR PERSON? ? OR MEMBER? OR FAMILY OR FAMILIES
S5	6755814	ASSET? OR CASH OR MONEY OR PROPERTY OR PROPERTIES OR MONETARY OR ESTATE?
S6	1829521	TAX???
S7	94008	STOCK()OPTION? OR (NONQUALIFIED OR NON()QUALIFIED) (1N)OPTION?
S8	4621	S7(3S)S2
S9	1557	S8(10N)S3
S10	176	S9(15N)S6
S11	104	S10 NOT PY>1999
<u>S12</u>	79	RD (unique items)

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12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01873984 05-24976

Nonqualified stock options

Barnett, Robert S
CPA Journal v69n8 PP: 70-71 Aug 1999
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 1515

...TEXT: holder may transfer the option to certain of the holder's descendants or to a **trust** for their benefit. E desires to **transfer** options in the company to a **trust** for the benefit of his children.

The **tax** effects of such a transfer are governed by IRC section 83 and may be summarized generally as follows:

The **transfer** of the **stock options** to the **trust** will be a completed gift for **tax** purposes if several conditions are met. E must not retain any power over the disposition...

12/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01741025 03-92015

How to value gifts of employee stock options
Franz, Diana R; Crawford, Dean; Campbell, Linda
Tax Adviser v29n12 PP: 848-855 Dec 1998
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 3984

...TEXT: to analyze both pronouncements.

The Service has launched a two-pronged attack on a popular **transfer tax** planning technique-gifts of employee **stock options** (ESOs). A **tax** benefit exists because most ESOs granted by publicly traded companies have been valued for gift...

12/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01726667 03-77657

Three steps the Warticks followed to shave off \$1 million in estate taxes
Anonymous
Money v27n12 PP: 82 Dec 1998
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 1329

...TEXT: some of your family's assets.

Ron and Darlene Wartick each established a revocable living **trust**. Each **trust** is **funded** with assets worth up to the personal estate- **tax** exemption, which is \$625,000 this year. As the exemption climbs to \$1 million in...

... Thus the trusts will allow the Warticks to leave \$2 million to their children, estate- **tax** -free.

The couple divided and retitled much of their property to **fund** their living trusts. That's because the law requires each **trust** be **funded** with separately owned assets. Since nearly everything the Warticks own was in Ron's name...

12/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01694984 03-45974

Gift of nonstatutory stock options

Marcus, Fred J; Freeman, Douglas K

Journal of the American Society of CLU & ChFC v52n5 PP: 22 Sep 1998

ISSN: 1052-2875 JRNL CODE: CLU

WORD COUNT: 605

...TEXT: the required services. The IRS ruled that the employee can make a gift of the **stock option** for federal gift **tax** (or generation-skipping **transfer tax**) purposes only after he has completed the required services, because only then would his right...

12/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01687582 03-38572

Tax-saving investments for 1998

Kistner, William G

Healthcare Financial Management v52n8 PP: 92-93 Aug 1998

ISSN: 0735-0732 JRNL CODE: HFM

WORD COUNT: 1077

...TEXT: addition, keeping higher yielding, taxable, fixed-income investments (eg, corporate bonds or bond funds) in **tax**-deferred accounts will defer taxation of investment returns until the **funds** are withdrawn.

Variable **annuities** offer yet another way to shelter investment income from current taxation. Retirementplan distributions are treated...

12/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01682324 03-33314

Gifting compensatory stock options

Harrison, Robert E

Tax Adviser v29n8 PP: 526-528 Aug 1998

ISSN: 0039-9957 JRNL CODE: TAD

WORD COUNT: 1595

...TEXT: recognize taxable income equal to the amount or FMV of the consideration received by the **transferee**.

Gift Tax Consequences

The gift of nonqualified, compensatory **stock options** to children and grandchildren, either outright or in trust, constitutes an attractive estate planning technique...

... per-donee exclusions and the unified credit. Once the gift is complete, no additional gift **tax** liability would arise on exercise (or disposition) of the options by the **transferee**; neither the **stock options** nor the stock obtained on exercise would be includable in the transferor's estate. In...

12/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01592067 02-43056

Planning with executive stock options: Maximizing dollars for investment while minimizing taxes

Teitelbaum, Mark A

Journal of the American Society of CLU & ChFC v52n2 PP: 36-59 Mar 1998

ISSN: 1052-2875 JRNL CODE: CLU

WORD COUNT: 19524

...TEXT: of the CRT. This may help diversify an executive's assets. Finally, in addition to **transferring** shares into an income generating **trust** without triggering a **tax** liability, the executive may be eligible for a charitable deduction to offset other income. Under...

12/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01571158 02-22147

Imprisoned

Geer, Carolyn T

Forbes v16n3 PP: 110 Feb 9, 1998

ISSN: 0015-6914 JRNL CODE: FBR

WORD COUNT: 413

...TEXT: running through her liquid assets by age 52, she was forced to cash out the **annuities** and buy bonds and dividend-**paying** stocks for incomepaying **taxes**, surrender fees and penalties, since she was under 59X. "That was criminal," says Roge. "It..."

...the Vanguard contract should overcome these fees in eight years.

Peggy Ruhlin, a Columbus, Ohio **financial** planner, advised her clients with **annuities** to stop **funding** them three years ago when talk of a capital gains **tax** cut was in the air. Still, she marvels at the creativity of some salespeople. One...

12/3,K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01534506 01-85494

Taxpayer Relief Act of 1997

Marcus, Fred J; Freeman, Douglas K

Journal of the American Society of CLU & ChFC v51n6 PP: 30-32 Nov 1997

ISSN: 1052-2875 JRNL CODE: CLU

WORD COUNT: 970

...TEXT: trust after July 28, 1997, his or her gift to charity (i.e., the income **tax** deduction) must be no less than 10 percent of the value **transferred** to the **trust**.

The purpose of this rule is to assure that there is a meaningful gift to...

12/3,K/10 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01489530 01-40518

Seize your share of the new tax cuts

Dowd, Ann Reilly; Sprouse, Mary L

Money v26n9 PP: 62-67 Sep 1997

ISSN: 0149-4953 JRNL CODE: MON

WORD COUNT: 2897

...TEXT: sheltering your profit from a 20%-or lower-capital-gains tax only

to pay income **tax** on it later at a rate as high as 39.6%. With an **annuity** this disadvantage is especially acute. **Financial** planners estimate that to overcome the unfavorable **tax** -rate spread and an annuity's sky-high insurance and investment fees, an investor facing...

12/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01474426 01-25414
The perfect gift?
Anonymous
Chief Executive n119 PP: 75 Dec 1996
ISSN: 0160-4724 JRNLD CODE: CHE
WORD COUNT: 859

...TEXT: value, you may have used part of your estate tax exclusions and/or paid gift **tax** with no benefit to your heirs.

There are legal fees, trustee fees (if a **trust** is utilized), and stockoption valuation fees associated with an option **transfer**.

This technique works only with non-qualified or non-statutory options. Incentive **stock options** are not **transferable** under the **tax** laws. The IRS could audit your gift **tax** return at time of **transfer**, and valuation of compensatory **stock options** has no real precedent in the **tax** law.

The exercised option stock may need to be held for two years after exercise
...

12/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01422751 00-73738
Federal tax topics
Blair, Larry S
Pennsylvania CPA Journal v68n1 PP: 4, 33 Spring 1997
ISSN: 0746-1062 JRNLD CODE: PCP
WORD COUNT: 1252

...TEXT: contained in the Code that are applicable.

States retain the ability to impose a source **tax** on lump-sum distributions, money generated from **stock options**, restricted stock plans, severance plans, unemployment benefits and other **payouts** over a period of life or 10 years paid from nonqualified plans that are more...

12/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01322926 99-72322
Money ranks the best variable annuities
Bautz, Mark
Money v25n11 PP: 134-135+ Nov 1996
ISSN: 0149-4953 JRNLD CODE: MON
WORD COUNT: 2905

...TEXT: at the top of our ranking. No. 1 MassMutual Panorama, for example, offers no international **fund** or high-yield bond **fund**. You can switch **annuities** without incurring **taxes** by making a so-called 1035 taxfree exchange, but you could still be whacked with...

12/3,K/14 (Item 14 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01239612 98-89007

Stock option plan amendment not material for sec. 162(m)

Elinsky, Peter I; Cumberland, Brian

Tax Adviser v27n6 PP: 342-343 Jun 1996

ISSN: 0039-9957 JRNLD CODE: TAD

WORD COUNT: 640

...TEXT: to the fair market value (FMV) of the options at the time the options are **transferred** to the **trust**. (It has been suggested that a supportable gift **tax** value of such a transfer would be less than 50% of the theoretical value of...).

...long-term marketable option on the company's stock, thereby resulting in relatively minimal gift **tax** consequences.) The appreciation (i.e., the difference between the value of the options when **transferred** to the **trust** and the value of the stock at exercise) will completely escape transfer **tax**. Thus, the transfer tax cost of such a transfer would be significantly less than the...).

12/3,K/15 (Item 15 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00909448 95-58840

The vision, the tools ... The future

Lian, Tanja

Bank Marketing v26n9 PP: 87-91 Sep 1994

ISSN: 0888-3149 JRNLD CODE: BNM

WORD COUNT: 2665

...TEXT: is on sales skills. "We're training staff so they truly understand products, like mutual **funds**, **tax** exempt bonds and **annuities**. They need to understand the products well because we can't afford to say we...).

12/3,K/16 (Item 16 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00879168 95-28560

Translating your ESOP abroad

Gates, Jeffrey R; Reid, David E

Financial Executive v10n4 PP: 26-29 Jul/Aug 1994

ISSN: 0895-4186 JRNLD CODE: FEX

WORD COUNT: 1642

...TEXT: tax liability. In practice, this often means that employees must sell shares to pay the **tax** or that employers incur the extra cost of "grossing up" employees' **pay** to cover the expense. And because exercising a **stock option** involves an investment decision, local investor-protection laws often apply to these schemes.

ESCAPING THE...

12/3,K/17 (Item 17 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00872249 95-21641

Currents in compensation and benefits

Lissey, William E

01682324 03-33314

Gifting compensatory stock options

Harrison, Robert E

Tax Adviser v29n8 PP: 526-528 Aug 1998 CODEN: TAADDJ ISSN: 0039-9957

JRNL CODE: TAD

DOC TYPE: Journal article LANGUAGE: English LENGTH: 3 Pages

WORD COUNT: 1595

ABSTRACT: A recent IRS ruling, Rev. Rul. 98-21, casts a cloud over the ability of taxpayers whose compensatory options are not yet exercisable to make a gift of their options at a minimal transfer tax cost. The inability to be certain of the gift tax consequences of such a gift will undoubtedly deter many taxpayers from using this technique. Moreover, it remains to be seen whether or not the Service will apply its theory to gifts made prior to the issuance of the ruling.

TEXT: Taxpayers fortunate enough to have been granted compensatory stock options have a unique opportunity to use these options to transfer the anticipated appreciation to future generations at little or no gift/estate tax cost. Unfortunately, a recent IRS ruling casts a cloud over the ability of taxpayers whose compensatory options are not yet exercisable (i.e., not vested) to make a gift of their options at a minimal transfer tax cost.

Income Tax Consequences

The income tax consequences of nonqualified options that do not have a readily ascertainable fair market value (FMV) at the time of grant are generally set forth in Regs. Sec. 1.421-7. Unless the specific nonqualified option is actively traded on an established market, it will almost always be considered as not having a readily ascertainable FMV for income tax purposes. The grant of such a nonqualified option does not cause income recognition. If the option is exercised by the grantee or otherwise disposed of in an arm's-length transaction, the grantee will have ordinary compensation income in the following amount:

1. If the option is exercised, the excess of the FMV of the stock received over the exercise price; or
2. If the option is transferred in an arm's-length transaction, the amount or FMV of the consideration received.

In the case of exercise, the grantee's holding period for the stock received begins on the date of exercise; the stock's basis is its FMV at that date.

If the option is transferred in a transaction not regarded as arm's-length, no income is recognized until the transferee either exercises the option or disposes of it in an arm's-length transaction. At that point, the transferor (the service provider) is deemed to recognize taxable income. If the transferee exercises the option, the transferor's taxable income would be the excess of the FMV of the stock received over the exercise price. The transferee does not incur an income tax liability as a result of exercise, even though the transferee's basis in the stock would be its FMV at the time of exercise. The transferee's holding period for the stock commences on the option's exercise date. Similarly, if the transferee disposes of the option in an arm's-length transaction, the transferor (service provider) would recognize taxable income equal to the amount or FMV of the consideration received by the transferee.

Gift Tax Consequences

The gift of nonqualified, compensatory stock options to children and grandchildren, either outright or in trust, constitutes an attractive estate planning technique. Prior to Rev. Rul. 98-21, most tax practitioners believed that such gifts had the following favorable consequences:

1. The transfer of the options to family members did not cause the recognition of taxable income. The transfer via gift is a non-arm's-length transfer governed by the above income tax rules. This result is not challenged under Rev. Rul. 98-21.

2. If the family member to whom the options are transferred subsequently exercises the options, the transferor (or, if the transferor is not then living, his estate) will be deemed to receive taxable income as described above. Rev. Rul. 98-21 does not challenge this either. The payment of income tax by the transferor does not constitute a taxable gift, even though the economic value inures to the transferee's benefit. This income tax payment reduces the amount of the transferor's estate eventually subject to estate tax. It appears that the Service is not challenging this result.

3. The transfer of the options to a family member constitutes a completed gift for gift tax purposes. The option's value at the date of the gift needs to be determined, even though the options are not deemed to have a readily ascertainable value for income tax purposes. This gift tax value is determined using a generally recognizable option-pricing model (e.g., the Black-Scholes optionpricing formula). The special valuation rules applicable in the case of transfers of certain interests in corporations would not apply. The transferor may be able to avoid current gift tax liability by using available annual per-donee exclusions and the unified credit. Once the gift is complete, no additional gift tax liability would arise on exercise (or disposition) of the options by the transferee; neither the stock options nor the stock obtained on exercise would be includable in the transferor's estate.

In Rev. Rul. 98-21, the IRS attacked the gift tax consequences noted above in the third item. In this ruling, Company granted to A nonstatutory, compensatory options to purchase shares of Company common stock. However, A could exercise the options only after he performs additional services. All options granted under the plan expire 10 years from the grant date. The exercise price per share is the FMV on the grant date. The plan permits the transfer of the options to a member of the optionee's family (or to a trust for the benefit of family members). A transferred his options to his children as a gift. As a result of this transfer, after A performs the required additional services (and before the expiration date), the children can determine whether and when to exercise the options, and on exercise they will be obligated to pay the exercise price.

The Service recognized that for gift tax purposes, the term "property" is extremely broad and includes "every species of right or interest protected by law and having an exchangeable value." However, a gift is complete only when the donor has so parted with dominion and control over the property as to divest himself of the power to change its disposition. Thus, the IRS concluded:

In the present case, Company grants to A a nonstatutory option conditioned on the performance of additional services by A. If A fails to perform the services, the option cannot be exercised. Therefore, before A performs the services, the rights that A possesses in the stock option have not acquired the character of enforceable property rights susceptible of transfer for federal gift tax purposes. A can make a gift of the stock option to B [his children] for federal gift tax purposes only after A has completed the additional required services because only upon completion of the services does the right to exercise the option become binding and enforceable.

Of course, by the time A completes the additional services, it is likely that Company's stock price will have risen, causing the amount of the gift to be substantial.

In support of its conclusion, the Service cited two authorities involving promises to make transfers if the intended transferee would either get married or graduate from college. These authorities held that there was no completed gift until the transferee performed additional services, at which time the promise would become legally enforceable. However, in the case of a compensatory stock option, the legal rights are created between the

employer and employee at the time of grant, rather than between the donor and donee.

The possibility that the employee will terminate employment before the options vest is a factor to be considered in valuing the options, but it should not preclude the gift from being complete. There are several authorities recognizing that the possibility an employee will terminate employment because of retirement, disability, voluntary resignation, etc., should be considered an act of independent significance (i.e., a condition subsequent), so that such a possibility is not a power to change the disposition of the transferred property. For example, in Rev. Rul. 72-307, the IRS held that the power to cancel a groupterm life insurance policy solely by terminating employment was not an incident of ownership causing the policy to be included in the insured's gross estate; Rev. Rul. 84-130 and Estate of Smead, 78 TC 43 (1982), reached similar conclusions. Moreover, the Service has recognized that a completed gift can occur despite the fact that the property right is subject to a contingency such that the donee may not obtain possession or enjoyment of the property; see Rev. Rul. 79-238, in which a contractual arrangement by which one sibling promised to transfer property to another sibling's children in the event the latter sibling predeceased the life tenant of a trust was held to be a completed gift at the time the contract was entered into.

In a compensatory option situation, the grant of an option gives the employee the legally enforceable right to exercise it at his discretion, if the employee does what he is normally expected to do-i.e., remain with the employer for a specified period of time. The ability to exercise usually matures by the mere passage of time, because it would be against the employee's selfinterest to voluntarily terminate his employment. (Other causes of termination are generally beyond the employee's control.) Certainly the employee, the employer and the investment community believe that the employee is being given a property right at the time of grant. Thus, economic compulsion, normal expectations, the employee's self-interest and the existence of a legally enforceable option (even though not presently exercisable) should enable an employee to make a completed gift of a nonqualified, compensatory option without being taxed at a future date on the future value of the gift.

The IRS's issuance of Rev. Rul. 9821 casts substantial doubt on the ability of a taxpayer to make a completed gift of compensatory options that are not presently exercisable. The inability to be certain of the gift tax consequences of such a gift will undoubtedly deter many taxpayers from using this technique. Moreover, it remains to be seen whether or not the Service will apply its theory to gifts made prior to the issuance of the ruling.

Author Affiliation:

FROM ROBERT E. HARRISON, CPA, RICHARD A. EIISNER & COMPANY, LLP, NEW YORK, N.Y

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GEOGRAPHIC NAMES: US

DESCRIPTORS: Revenue procedures & rulings; Rev. Rul. 98-21; Transfer taxes; Stock options; Gift taxes; Income taxes; Estate planning

CLASSIFICATION CODES: 9190 (CN=United States); 4220 (CN=Estate planning)
?

4/9/39 (Item 2 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
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09328667 SUPPLIER NUMBER: 19045240 (THIS IS THE FULL TEXT)

The perfect gift? (stock option as gift to heirs) (Wealth Builders) (Column)

Ross, Thomas; Calvelli, Steven

Chief Executive (U.S.), n119, p75(1)

Dec, 1996

DOCUMENT TYPE: Column ISSN: 0160-4724 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 889 LINE COUNT: 00069

ABSTRACT: Estate-planning consultants agree that a perfect gift is one that has little current value but has huge potential value, and incurs little or no cost at the time it was given while ensuring that all future appreciation happens outside the estate. Therefore, a compensatory stock option can be the best gift that senior executives can give to their children. It has minuscule value at the time it is granted but can become significantly valuable as the price of the stocks becomes higher. To make such a gift to their heirs, executives can employ a technique called Executive Option Transfer. It is touted as a powerful tool for transferring wealth to future generations. The mechanics of this method are described.

TEXT:

If you asked your children for their idea of the perfect gift, you probably would hear answers such as a new car, the clown payment on a house, or a trip to the South of France next summer. If you asked your financial advisor's input, on the other hand, he or she likely would respond from an estate-planning perspective. To them, the perfect gift is one with little current value but large potential value. It is also one that would incur little or no ("gift tax") cost today, while allowing all future appreciation to take place outside your estate.

For a senior executive, the asset that best fits this description may well be a compensatory stock option. By its definition, an option to buy stock has little value at the time it's granted but has the potential to be exceptionally valuable as the stock price increases. There are a number of advantages to making such a gift to your heirs using a technique known as Executive Option Transfer.

Here's how it works: At the time you are granted a stock option, you gift the option directly to your heirs or to a trust for their benefit. The option has little value at this point, because the exercise price is usually equal to the fair market value on the date of grant. Once the gift value is determined - using a quantitative valuation model to value publicly traded stock options - discounts can be taken from this fair market value number, relying on the principles of illiquidity and lack of marketability, to further reduce the gift tax value. You then pay the gift tax or use part of your annual exclusion (\$10,000 per donee) or lifetime estate and gift tax exclusion (\$600,000).

At some future date, when the option has appreciated in value, your heirs or trustees for the benefit of heirs, exercise the stock option. The entire proceeds pass to your heirs free of further estate and gift taxes. However, at the time of exercise, you are required to pay the income tax on the option spread, just as you would pay the tax if you had not transferred the options but had simply exercised them in your own name. This clearly needs to be considered in terms of cash flow, as the option proceeds will not be available to help fund the tax liability. The key here, however, is that this payment of the income tax is not considered (TABULAR DATA OMITTED) a taxable gift to your children.

The chart above illustrates the power of this technique. You are granted 10,000 options at \$30 per share. They are later exercised at \$60 per share. If you exercised the options, paid the income tax, and passed the reinvested proceeds on to your heirs 20 years after exercise, you would leave them \$197,000 after estate taxes. With the Executive Option Transfer technique, the amount you pass to your heirs increases to \$612,000. The benefit comes from the future appreciation on the option and the reinvested option proceeds, plus the fact that your heirs do not pay the income tax on the option exercise.

While this is clearly a powerful technique for passing on wealth to

...future generations, there are a few potential drawbacks:

* Your company stock-option plan probably states that your options are nontransferable. The plan will need to be amended to permit "limited" transfers to family members or to a trust for the benefit of family members. At minimum, this change probably will need board of directors' approval.

* The executive must cede control over the timing of exercise and over resulting proceeds once the options are transferred. From a tax standpoint, the transfer must be irrevocable for it to be a completed gift.

* If the stock does not appreciate in value, you may have used part of your estate tax exclusions and/or paid gift tax with no benefit to your heirs.

* There are legal fees, trustee fees (if a trust is utilized), and stock - option valuation fees associated with an option transfer.

* This technique works only with non-qualified or non-statutory options. Incentive stock options are not transferable under the tax laws.

* The IRS could audit your gift tax return at time of transfer, and valuation of compensatory stock options has no real precedent in the tax law.

* The exercised option stock may need to be held for two years after exercise, depending upon the type of SEC registration utilized.

* The IRS has looked favorably on the technique in recent times. But the tax aspects of this transaction are not risk-free, which means the IRS could change its interpretation of the law in the future or challenge the transfer if the gift is not properly structured.

Nevertheless, while not a convertible car or waterfront mansion, an Executive Option Transfer makes the "perfect gift" - one equally satisfactory to giver and receiver.

Thomas J. Ross Jr. is a partner in Coopers & Lybrand's Personal Financial Services (PFS) Practice and a member of its PFS National Steering Committee. Steven A. Calvelli is a senior manager in the same practice.

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SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business

DESCRIPTORS: Stock options--Management; Estate planning--Technique; Stock transfer--Technique

FILE SEGMENT: MC File 75

?

...TEXT: percentage of their pay to purchase company stock, and the company kicks in partial matching **funds**. The stock shares are held in a **trust** that is located in a country with favorable **tax** laws for the income that it generates.

Under the plan, local currencies are converted to...

12/3,K/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00835548 94-84940

How to get your fair share in a divorce

Zipp, Alan S
Financial Executive v10n2 PP: 56-58 Mar/Apr 1994
ISSN: 0895-4186 JRNL CODE: FEX
WORD COUNT: 1923

...TEXT: However, an alimony trust can preserve the property for you and require your spouse to **pay taxes** as the beneficiary of the **trust**. Under this arrangement, you avoid any taxation on the income generated by the property and...

12/3,K/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00830058 94-79450

New health benefits rule has big impact on businesses and workers
Hayes, Rick Stephan; Baker, C Richard
Business Forum v18n4 PP: 26-29 Fall 1993
ISSN: 0733-2408 JRNL CODE: LAB
WORD COUNT: 3149

...TEXT: 1995 to partially fund their postretirement medical benefits. Proctor and Gamble can deduct contributions to **pay** off the loan principal, and the **trust** does not have to **pay taxes** on its investment income. Also, Proctor and Gamble employees don't pay income **taxes** on stock they receive through the plan. The Internal Revenue Service approved the Proctor and...

12/3,K/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00816072 94-65464

Stock compensation revisited

Derieux, Samuel A
Journal of Accountancy v177n2 PP: 39-41 Feb 1994
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 1314

...TEXT: I believe full disclosure will serve the FASB's purpose equally as well as including **stock options** in the body of the **financial** statements. While the accounting profession is working hard to get government to simplify **tax** provisions, our private-sector standard-setting body is complicating financial statements on the basis of ...

12/3,K/21 (Item 21 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00763260 94-12652

The individual provisions of the Omnibus Budget Reconciliation Act of 1993
Anonymous
Tax Adviser v24n9 PP: 543-550 Sep 1993
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 4629

...TEXT: 3. If funds can be invested for an extended period of time, consider investing in **tax -deferred annuities** and life insurance investment products. The cash values of **tax -deferred annuities** accumulate **tax free** until **payment** is received. The

12/3,K/22 (Item 22 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00759603 94-08995

Avoiding 401(k) traps

Kidder, James L
Journal of Accountancy v176n3 PP: 42-46 Sep 1993
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 2097

...TEXT: The act requires recipients of a plan distribution made after December 31, 1992, to make **trust -to- trust transfers**. Distributions made directly to participants are subject to 20% federal income **tax** with holding and, in some states, to state income tax withholding. Participants who receive distributions...

12/3,K/23 (Item 23 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00695431 93-44652

Stand-up stock options

Fuersich, Janet; Ross, Thomas J Jr
Chief Executive n84 PP: 70-71 Apr 1993
ISSN: 0160-4724 JRNL CODE: CHE
WORD COUNT: 1475

...TEXT: sophisticated--but increasingly common--means of using low-basis shares of company stock is to **fund** a charitable remainder **trust**. Under such an arrangement, the donor receives an income **tax** deduction in the year the stock is contributed, further strengthening the value of this planning...

... for the income tax owed upon exercise, but would realize the benefit of making a **tax -free** gift to his heirs.

Retirement, meanwhile, presents other **financial** planning issues and opportunities related to **stock options**. Among them is the statutory limitation on ISO exercises after 90 days from retirement. In...

12/3,K/24 (Item 24 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00652960 93-02181

Tax Strategies for Clintonomics

Saunders, Laura
Forbes v150n13 PP: 141-146 Dec 7, 1992
ISSN: 0015-6914 JRNL CODE: FBR

WORD COUNT: 3956

...TEXT: otherwise. Some firms, he says, will even share the savings with you.

DON'T BUY **TAX -DEFERRED ANNUITIES**. These are insurance-flavored mutual funds that promise tax -sheltered compounding to savers who can afford to put money away until they are 59...

12/3,K/25 (Item 25 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00634747 92-49687

ConAgra Forms Huge Rabbi Trust for Benefits

Durgin, Hillary
Pensions & Investments v20n19 PP: 1, 29 Aug 31, 1992
ISSN: 0273-5466 JRNL CODE: PNI

...ABSTRACT: bankruptcy or insolvency. The use of rabbi trusts has broad ramifications for companies seeking a tax -efficient financing vehicle for corporate compensation and benefit plans, ranging from stock option and management incentive programs to 401(k) plans and active and post-retirement medical care...

12/3,K/26 (Item 26 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00627032 92-42134

Win/Win Business Sales

Morrison, Donald L.
Management Accounting v74n2 PP: 36-40 Aug 1992
ISSN: 0025-1690 JRNL CODE: NAA
WORD COUNT: 3634

...TEXT: health, purchase of the seller's interest can be guaranteed through a buy-sell agreement funded with life insurance.

EMPLOYEE STOCK OPTION PLAN (ESOP). Congress likes the idea of employee ownership, so it created some extremely favorable tax incentives to encourage it. In the process, it created an excellent tool to help buy...

12/3,K/27 (Item 27 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00576282 91-50629

The 401(k) Wraparound: An Attractive Benefit for Top Executives

Tobias, Keith
Journal of Accountancy v172n4 PP: 129-132 Oct 1991
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 1555

...TEXT: funded by the company but controlled by a third-party trustee. The assets of the trust will, in the event of failure to pay for any reason, equal the value of the deferred compensation.

The trusts gets favorable tax treatment because the corporation sets it up with restrictions similar to those placed on restricted...

12/3,K/28 (Item 28 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00536892 91-11236

Tax Tips for Peace of Mind

Lamaute, Denise

Black Enterprise v21n8 PP: 79-82 Mar 1991

ISSN: 0006-4165 JRNL CODE: BEN

WORD COUNT: 2593

...TEXT: and grantor-retained income trusts (GRIT).

If the ownership of a life insurance policy is transferred to an irrevocable trust, the proceeds will not be subject to estate tax three years following when the trust was established. With a GRIT, the owner establishes a trust which transfers ownership of the business to his or her heirs after 10 years. While the original...

12/3,K/29 (Item 29 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00511820 90-37577

Many Options Are Available in Structuring Compensation Plans for Key Executives

Thorp, Judith A.

Taxation for Accountants v45n2 PP: 80-85 Aug 1990

ISSN: 0040-0165 JRNL CODE: TFA

...ABSTRACT: assets are not subject to claims of the employer's creditors, but the executive must pay tax on the funds in the trust and on the trust 's earnings. Golden parachute agreements that conform to the requirements of Section 280G of the...

12/3,K/30 (Item 30 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00395742 88-12575

Split Annuities: Income Plus Tax Accumulation on a Tax-Advantaged Basis

Johnson, Patrick

Broker World v8n2 PP: 14-22 Feb 1988

ISSN: 0273-6551 JRNL CODE: BRW

...ABSTRACT: is not taxed until withdrawn. The single premium immediate annuity provides guaranteed benefits, design flexibility, tax advantages, and a qualified or non - qualified basis option. Benefit payment options include: 1. life annuity , 2. period certain and life, 3. period certain, 4. cash refund and life, 5. installment refund and life, 6. joint and survivor, and 7. lump sum. While qualified annuities are used in paying out retirement income from various plans, non-qualified annuities have a premium tax that is taken off the top and an exclusion ratio. When preparing a sales presentation...

12/3,K/31 (Item 31 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00318432 86-18846

Deferred Compensation: Selecting the Right Funding Vehicle -- Part 3

Anonymous

Small Business Report v11n4 PP: 38-42 Apr 1986

JRNL CODE: SBR

...ABSTRACT: unreasonable compensation. In addition, investment options with such plans are inflexible and offer no immediate tax advantage. All funded employee benefit plans must include a written trust agreement

and must be overseen by one or more trustees. To avoid potential liability, outside...

12/3,K/32 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00293749 85-34183
Compensating Key Employees
Stevens, Mark
D&B Reports v33n5 PP: 62-63 Sep/Oct 1985
ISSN: 0164-517X JRNL CODE: DBR

...ABSTRACT: pay. Many executives prefer rewards in the form of deferred income in order to defer **taxes**. By purchasing **annuity** contracts, companies can provide for deferred- **payment** obligations on a **tax**-advantaged basis. Employees may also be given incentive stock options that grant them the right...

12/3,K/33 (Item 33 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00180905 82-22466
Executive Blindspot
Coughlan, Joseph D.
Price Waterhouse Review v26n2 PP: 2-12 1982
ISSN: 0032-8170 JRNL CODE: PWR

...ABSTRACT: taxes on estates. Each year gifts of varying amounts can be made and excluded from **taxes**. Establishment of **trust funds** can also help in estate planning. Other methods include proper use of the estate marital...

12/3,K/34 (Item 34 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00072875 78-07196
Large Banks to Flaunt Master Trust Services, Special Funds This Year
McKelvy, Natalie
Pensions & Investments v6n9 PP: 6, 93 April 24, 1978
JRNL CODE: PNI

...ABSTRACT: securities funds, special equity accounts, and stock options in their new products assortment. Harris Bank & **Trust** Co. is finishing a passively managed public bond **fund** for **tax**-exempt accounts, a significant departure from their current fixed-income philosophy. Chase Manhattan Bank will...

12/3,K/35 (Item 35 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00037496 76-03287
ESOPS - A FINANCING OPPORTUNITY
YEARGAN, PERCY B.
NATIONAL PUBLIC ACCOUNTANT V21 N3 PP: 20-21 MAR. 1976
ISSN: 0027-9978 JRNL CODE: NPA

ABSTRACT: ONE OF THE MOST ATTRACTIVE FEATURES OF EMPLOYEE- **STOCK - OPTION**-PLANS 'ESOP' IS THE **FINANCING** OPPORTUNITY IT GIVES COMPANIES THROUGH ITS PERMITTING 25 PERCENT OF COMPENSATION TO BE **TAX** DEDUCTIBLE. THE CORPORATION ESTABLISHES A DEFINED CONTRIBUTIONS PLAN AND AN

EMPLOYEE-STOCK-OPTION-TRUST 'ESOT...

12/3,K/36 (Item 36 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00034184 75-12646
BUSINESS AND ESTATE PLANNING HIGHLIGHTS OF 1973--THE YEAR IN REVIEW
DALTON, ROBERT B.
CLU JOURNAL V28N3 PP: 8-19 JUL 1974
ISSN: 0007-8573 JRNL CODE: CLU

...ABSTRACT: SUBCHAPTERS AND PROFESSIONAL CORPORATIONS. UNDER ESTATE PLANNING, GIFTS IN CONTEMPLATION OF DEATH, INCIDENTS OF OWNERSHIP, TRANSFERS IN TRUST WITH RETAINED RIGHTS, GIFTS AND GIFTS TO MINORS, STOCK OPTIONS, FINANCED INSURANCE AND COMMUNITY PROPERTY, ARE DETAILED AMONG OTHER CATEGORIES. TAX PLANNING IS REVIEWED. ALTHOUGH ESTATE AND GIFT TAX REFORM WILL NOT BE SEEN UNTIL 1975...

12/3,K/37 (Item 37 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00002799 72-01555
NOVEL SALES IDEAS
THURMAN, EDWIN B. JR.
BEST'S REVIEW (LIFE+IHEALTH) VOL 72 NO 11 PP: 46+ MAR 72
ISSN: 0005-9706 JRNL CODE: BIH

ABSTRACT: AUTHOR PRESENTS AN APPROACH TO FUNDING A STOCK OPTION PLAN ON A TAX DEDUCTIBLE BASIS USING 15 PERCENT OF THE COVERED PAYROLL BY HAVING THE TRUST BORROW THE FUNDING NECESSARY, TO BE REPAYED OVER A TEN YEAR PERIOD. THIS METHOD FUNDS THE PLAN AND...

12/3,K/38 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07353328 Supplier Number: 58252998 (USE FORMAT 7 FOR FULLTEXT)
Tax and Non-tax Aspects of Stock Options. (Brief Article)

PEEBLES, LAURA; PFEFFERKORN, DAVID
San Diego Business Journal, v20, n48, pB3
Nov 29, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 812

... benefits of options, employers and employees need to understand how different types of options are taxed and the methods for funding the exercise.

Types of Stock Options -- There are two types of stock options commonly used in employee compensation-nonqualified stock options...

12/3,K/39 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06811819 Supplier Number: 57609062 (USE FORMAT 7 FOR FULLTEXT)
Omega Worldwide Inc. Announces Record Earnings for Fourth Quarter and Fiscal Year End.
Business Wire, p0176
Nov 17, 1999
Language: English Record Type: Fulltext

Document Type: Newswire; Trade
Word Count: 932

... was reduced from 100 percent to 47 percent. The transaction created a one-time pre- **tax** gain on dilution of interest in Principal Healthcare **Finance Trust** of \$951,000 (\$628,000 after **tax** gain or 5 cents per share).

(2) Dilutive earnings per share reflect the dilutive effect...

12/3,K/40 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06530448 Supplier Number: 55321192 (USE FORMAT 7 FOR FULLTEXT)

Omega Worldwide Inc. Announces Third Quarter Results Up 23 Percent.
Business Wire, p1305

August 2, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 787

... ownership interest was reduced from 100% to 47%.
The transaction created a one-time pre- **tax** gain on dilution of interest in Principal Healthcare **Finance Trust** of \$951,000 (\$628,000 after **tax** gain or \$0.05 per share).

(2) Dilutive earnings per share reflect the dilutive effect...

12/3,K/41 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05955210 Supplier Number: 53222226 (USE FORMAT 7 FOR FULLTEXT)

Sterling Completes Merger With First Federal.

PR Newswire, p3917

Nov 16, 1998

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 457

... Company.. it operates loan production offices in Washington, Oregon, and Idaho. Sterling's subsidiary Harbor **Financial Services** provides non-bank investments, including mutual **funds**, variable **annuities**, and **tax**-deferred **annuities**, through regional representatives throughout Sterling Savings' branch network.

12/3,K/42 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05551559 Supplier Number: 48413382 (USE FORMAT 7 FOR FULLTEXT)

First Empire Announces First Quarter Earnings

PR Newswire, p0408CLW019

April 8, 1998

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1429

... contributed appreciated investment securities with a fair value of \$24.6 million to an affiliated, **tax**-exempt private charitable **foundation**. As a result of this **transfer**, First Empire incurred \$24.6 million of charitable contributions expense and recognized \$15.3 million...

12/3,K/43 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05464178 Supplier Number: 48282014 (USE FORMAT 7 FOR FULLTEXT)
The great annuity rip-off; Recent tax law changes should have wiped out sales of variable annuities, but they are as hot as ever. How gullible can investors get?

Geer, Carolyn T.

Forbes, p106

Feb 9, 1998

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; General Trade
Word Count: 3100

... running through her liquid assets by age 52, she was forced to cash out the **annuities** and buy bonds and dividend- **paying** stocks for income--**paying taxes**, surrender fees and penalties, since she was under 591/2.
"That was criminal," says Roge...

...the Vanguard contract should overcome these fees in eight years.

Peggy Ruhlin, a Columbus, Ohio **financial** planner, advised her clients with **annuities** to stop **funding** them three years ago when talk of a capital gains **tax** cut was in the air. Still, she marvels at the creativity of some salespeople. One...

12/3,K/44 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05261173 Supplier Number: 48016789 (USE FORMAT 7 FOR FULLTEXT)

How Do You Spell Tax Relief?

Grant, Randi; Strauss, Kenneth

Financial Planning, p46

Oct, 1997

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2564

... vehicle.

Planners will also need to evaluate executive compensation plans in order to determine if **stock options** should be exercised. For many executives, **paying** the **tax** now - while the appreciation is **taxed** at such a low rate - will make sense.

Deferring Income. Year-end planning for capital...

12/3,K/45 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04756969 Supplier Number: 47000573 (USE FORMAT 7 FOR FULLTEXT)

No Miracle Cure

Smolevitz, Mindy K.

Financial Planning, p117

Jan, 1997

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1641

... it makes little difference if assets are administered in an estate or in a living **trust**. Much of the delay in asset distribution involves **payment** of creditors and all applicable estate **taxes** - all of which must be done whether assets pass through a living trust or a...

12/3,K/46 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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04007863 Supplier Number: 45822022 (USE FORMAT 7 FOR FULLTEXT)
AMERICAN FINANCIAL GROUP, INC. ANNOUNCES REDEMPTION OF SUBSIDIARY DEBT
PR Newswire, p929CL012
Sept 29, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 191

... with annual net written premiums in excess of \$3 billion, and in the sale of **tax -deferred annuities**.

-0- 9/29/95
/CONTACT: Sandra W. Heimann of American **Financial** Group, Inc.,
513-579-2121/

(AFG)

CO: American Financial Group, Inc.
ST: Ohio
IN: FIN...

12/3,K/47 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03088651 Supplier Number: 44207683 (USE FORMAT 7 FOR FULLTEXT)
Hidden Taxes Of Foreign Assignments
National Underwriter Life & Health-Financial Services Edition, p23
Nov 1, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2367

... the requirements to entitle the property to qualify for a marital deduction under U.S. **tax** laws. Generally, this means that the assets of the **trust** must be fully **payable** to the spouse for his or her entire life, and the trust assets must be...

12/3,K/48 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02923002 Supplier Number: 43949232 (USE FORMAT 7 FOR FULLTEXT)
Several broker execs see compensation drop with company profits: M&M's Smith highest-paid CEO
Business Insurance, p13
July 5, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 2847

... and bonus collected by M&M's Mr. Smith, he received \$154,542 to cover **tax** liabilities arising from the **funding** of **annuities** under the company's Benefit Equalization Plan and an additional \$9,177 in company savings...

12/3,K/49 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02470941 Supplier Number: 43259002 (USE FORMAT 7 FOR FULLTEXT)
ConAgra forms huge rabbi trust for benefits

Pensions & Investments, pl
August 31, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1161

... Act of 1974.

The use of rabbi trusts has broad ramifications for companies seeking a **tax**-efficient **financing** vehicle for corporate compensation and benefit plans, ranging from **stock option** and management incentive programs to 401(k) plans and active and post-retirement medical care...

...Corp. brought it to the table. First Boston, which calls its version of a rabbi **trust** Flexitrust, is the company's **financial** adviser for the **trust**.

While similar in operation to a leveraged employee stock ownership plan, the trust boasts **tax** and legal advantages that have made it more attractive to companies such as ConAgra and...

12/3,K/50 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12140916 SUPPLIER NUMBER: 61403927 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AICPA meeting to spotlight investment management. (Brief Article) (Statistical Data Included)

Klein, Melissa
Accounting Today, 13, 22, 3
Dec 13, 1999

DOCUMENT TYPE: Brief Article Statistical Data Included ISSN: 1044-5714
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 444 LINE COUNT: 00040

... Camp founder Paul Dunn, chairman of Results Accountants Systems. Technical sessions will include an estate **tax** update, a look at Roth IRAs, as well as sessions on **financial** planning for **stock options**, an evaluation of **annuities**, maximizing benefits and contributions for qualified plans, and estate planning for large balance retirement plans...

12/3,K/51 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11790672 SUPPLIER NUMBER: 58661112 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TO GIVE IS DIVINE AND OH, SO TAX-DEDUCTIBLE.

PETERSON, ERIC
ColoradoBiz, 26, 12, 62
Dec, 1999

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1131 LINE COUNT: 00092

... to the donor's estate. Usually implemented at the time of death, the charitable lead **trust** is only a fit for wealthy, philanthropic people with **financially** secure children. However, it offers the donor the benefit of "minimal estate **taxes** or no estate taxes," he said.

Mark Brown and John Brown, as well as Bob...

12/3,K/52 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11765776 SUPPLIER NUMBER: 57590696 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Private Company Affair. (succession planning) (Brief Article)
Chief Executive (U.S.), 71
Oct, 1999

DOCUMENT TYPE: Brief Article

ISSN: 0160-4724

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 627 LINE COUNT: 00049.

... company CEOs, says Galant. "The CEO of a public company, assuming he has stock and **stock options**, has great liquidity. You sell the stock and **pay** the estate **taxes**. But for the privately-held business, there's usually no market for the stock. So...

...sure they don't have to suck up all the liquidity from the business to **pay taxes**." Techniques such as the family limited partnership, the Grantor **Trust** Retained Annuity (GRAT), and the sale to a grant or trust are all devices used...

12/3,K/53 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11525942 SUPPLIER NUMBER: 57058209 (USE FORMAT 7 OR 9 FOR FULL TEXT)

IRS goes to war over trust abuse.

Accounting Today, ITEM99305018

Oct 25, 1999

ISSN: 1044-5714 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1364 LINE COUNT: 00109

... purpose) is the desired result. For example, in Ltr 199939036, a corporation that created a **trust** to acquire **stock options** for exercise and **transfer** into a subsidiary's profit-sharing plan was advised that there would be no **tax** on the **trust**, even though securities laws prevented **transfer** to a U.S. subsidiary.

Asset protection

Another use of trusts is to shield assets...

12/3,K/54 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09996783 SUPPLIER NUMBER: 20181929 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The great annuity rip-off. (variable annuities) (includes related articles)

Geer, Carolyn T.

Forbes, v161, n3, p106(5)

Feb 9, 1998

ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3264 LINE COUNT: 00243

... running through her liquid assets by age 52, she was forced to cash out the **annuities** and buy bonds and dividend-**paying** stocks for income--**paying taxes**, surrender fees and penalties, since she was under 59 1/2. "That was criminal," says Roge...

...the Vanguard contract should overcome these fees in eight years.

Peggy Ruhlin, a Columbus, Ohio **financial** planner, advised her clients with **annuities** to stop **funding** them three years ago when talk of a capital gains **tax** cut was in the air. Still, she marvels at the creativity of some salespeople. One...

12/3,K/55 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09902557 SUPPLIER NUMBER: 20046050

New developments create opportunities via gifts of stock options.

Markstein, Daniel H., III; Pressgrove, L. Wayne, Jr.

Estate Planning, 24, n9, 403(9)

Nov, 1997

ISSN: 0094-1794

LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT: The SEC released rule 16(b) changes which, along with IRS letter rulings, allow executive **stock options** to be **transferred** with no or little gift **tax** to their children either outright or through the medium of trusts. This changes prior law...

12/3,K/56 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09332452 SUPPLIER NUMBER: 19161830 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Corporate governance: a system in evolution.

OECD Economic Surveys - Japan, p143(42)

Dec, 1996

ISSN: 0376-6438 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 16991 LINE COUNT: 01448

12/3,K/57 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09332447 SUPPLIER NUMBER: 19161825 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Assessment and recommendations. (Japanese economy)

OECD Economic Surveys - Japan, p1(12)

Dec, 1996

ISSN: 0376-6438 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4058 LINE COUNT: 00325

... new shares to employees in order to allow compensation schemes for senior executives that link **pay** more directly to company performance. To be attractive, such **stock options** would need to be **taxed** when they are cashed rather than when they are issued. Overall, the changing economic environment...

12/3,K/58 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09328667 SUPPLIER NUMBER: 19045240 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The perfect gift? (stock option as gift to heirs) (Wealth Builders) (Column)

Ross, Thomas; Calvelli, Steven

Chief Executive (U.S.), n119, p75(1)

Dec, 1996

DOCUMENT TYPE: Column ISSN: 0160-4724 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 889 LINE COUNT: 00069

... an option transfer.

* This technique works only with non-qualified or non-statutory options. Incentive **stock options** are not **transferable** under the **tax laws**.

* The IRS could audit your gift **tax** return at time of **transfer**, and valuation of compensatory **stock options** has no real precedent in the **tax law**.

* The exercised option stock may need to be held for two years after exercise...

12/3,K/59 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08314777 SUPPLIER NUMBER: 17821894 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Learmonth & Burchett Management Systems Plc Announces Second Quarter

Financial Results.
Business Wire, p12070207
Dec 7, 1995

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 940 LINE COUNT: 00214

...	2,142		
Deferred revenue		3,777	3,702
Accrued liabilities		6,344	8,599
Income taxes payable		494	409
Executive Stock Option Trust			
indebtedness	935	935	
Total current liabilities		14,651	16,286
Indebtedness		753	369
Other liabilities...			

12/3,K/60 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07531922 SUPPLIER NUMBER: 16109993 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The vision, the tools ... the future - according to the new EMA board members. (Bank Marketing Association)

Lian, Tanja
Bank Marketing, v26, n9, p87(5)
Sept, 1994

ISSN: 0888-3149 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2843 LINE COUNT: 00221

... is on sales skills. "We're training staff so they truly understand products, like mutual **funds**, **tax** exempt bonds and **annuities**. They need to understand the products well because we can't afford to say we...

12/3,K/61 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06789738 SUPPLIER NUMBER: 14890203 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Congress eyes tax changes benefiting S corporations.

Berger, Robin
Los Angeles Business Journal, v15, n50, p29(1)
Dec 13, 1993

ISSN: 0194-2603 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 985 LINE COUNT: 00077

... the ban on non-profit corporations' participation.

"For one client," said Strauss, "the shareholder could **transfer** stock to a charitable remainder **trust** and get a **tax** deduction, and the corporation would still maintain its S corporation status."

Another positive step, said...

12/3,K/62 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06782490 SUPPLIER NUMBER: 14649615 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hidden taxes of foreign assignments. (Agent/Broker)

Jenkins, Gary E.
National Underwriter Life & Health-Financial Services Edition, n44, p23(4)
Nov 1, 1993

ISSN: 0893-8202 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2442 LINE COUNT: 00189

... the requirements to entitle the property to qualify for a marital deduction under U.S. **tax** laws. Generally, this means that the assets of

the **trust** must be fully **payable** to the spouse for his or her entire life, and the trust assets must be...

12/3,K/63 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06721613 SUPPLIER NUMBER: 14527325 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Employee ownership makes sense. (employee stock ownership plans)

Implement & Tractor, v108, n5, p20(2)

August-Sept., 1993

ISSN: 0019-2953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1313 LINE COUNT: 00100

... What exactly is an ESOP? An ESOP is an employee benefit plan that provides owners **tax** incentives to share ownership with their employees. Companies set up a **trust fund** and either contribute cash to buy company stock, contribute shares directly to the plan, or...

12/3,K/64 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05869928 SUPPLIER NUMBER: 12142110 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The retiree health care question: to prefund or not to prefund?

Stockton, Richard B.

Business & Health, v10, n5, p36(4)

April, 1992

ISSN: 0739-9413 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 2447 LINE COUNT: 00190

... is unclear. One possibility is the health stock option plan (HSOP), which matches the many **tax** benefits of an employee **stock option** plan (ESOP) with the **payment** of retiree health benefits.

Hickey says that, before they change from one plan to another...

...have dollars to use for anything they need, and that includes medical costs." The VEBA **trust** still offers **funding** benefits, but the Deficit Reduction Act of 1984 (DEFRA) limits its **tax** advantages except for collective-bargained agreements.

Employers say DEFRA has had a major impact on...

12/3,K/65 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05511298 SUPPLIER NUMBER: 11534265 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How much are CEOs worth? (compensation of apparel companies' chief executive officers)

Hughes, James L.

Bobbin, v33, n2, p74(4)

Oct, 1991

ISSN: 0896-3991 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 2255 LINE COUNT: 00188

... returned to the company in the event of insolvency or bankruptcy. A properly structured rabbi **trust** requires the company to **pay tax** on the income earned from the assets in the **trust**, and does not impose taxation on the employee until benefits are distributed from the trust...;

...by the company. Moreover, company creditors are not entitled to seize the assets of the **trust**. Although this method provides a high degree of assurance of **payment** of the obligation, the **tax** consequences of this arrangement usually are unacceptable to the executive.

A third technique for assuring...

12/3,K/66 (Item 17 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05088374 SUPPLIER NUMBER: 09858349 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax tips that will pay off in 1991: Washington wants to take a bigger bite
of your income; here's how you can start planning to save money and win
peace of mind. (Your 1991 Guide to Smart Investing)

Norton, Rob
Fortune, v123, n4, p113(2)
Feb 25, 1991
ISSN: 0015-8259 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1639 LINE COUNT: 00122

12/3,K/67 (Item 18 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04838092 SUPPLIER NUMBER: 09019200 (USE FORMAT 7 OR 9 FOR FULL TEXT)
What's certain about taxes. (includes related article on tax tinkering)
(Special Issue: 1991 Investor's Guide)
Norton, Robert E.
Fortune, v122, n11, p165(5)
Oct, 1990
ISSN: 0015-8259 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2953 LINE COUNT: 00216

12/3,K/68 (Item 19 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03648146 SUPPLIER NUMBER: 06625628 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Records: most of us squirrel more paper than is necessary. (Family Finance)
Fried, Carla A.
Money, v17, n9, p157(2)
Sept, 1988
ISSN: 0149-4953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1154 LINE COUNT: 00088

12/3,K/69 (Item 20 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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02990736 SUPPLIER NUMBER: 04348606 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Marine Midland announces the acquisition of Chronogram Corp.
PR Newswire, NYPR22
Aug 19, 1986
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 344 LINE COUNT: 00029

... our efforts."
Established in 1974, Chronogram offers professional advice on a wide range of personal **financial** matters, including insurance, estate planning, **tax**, investment strategy, **stock options**, company benefit analysis and retirement planning. More than 2,500 executives have participated in their...

12/3,K/70 (Item 21 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02321134 SUPPLIER NUMBER: 03664669 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Professional tax planning using Multiplan. (book reviews)

Lockwood, Russ

Creative Computing, v11, p16(1)

March, 1985

DOCUMENT TYPE: review ISSN: 0097-8140

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 137 LINE COUNT: 00011

... taxes of married individuals (Form 1040), tax for a single individual (Form 1040), capital gains **tax** (Schedule D), **tax** liability of a fiduciary of an estate, simple trust, or complex **trust** (form 1041), corporate income **tax** (Form 1120), **tax payable** on a lump sum distribution from a retirement plan (Form 4972), and the change in **tax** from an investment or the exercise of stock options.

Jacobs, a lawyer, and Rice, a...

12/3,K/71 (Item 22 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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02041780 SUPPLIER NUMBER: 03306556 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Marine Midland Bank N.A. to acquire interest in Chronogram Corp.

PR Newswire, NYPR46

June 12, 1984

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 361 LINE COUNT: 00031

... to investments."

Established in 1974, Chronogram offers professional advice on a wide range of personal **financial** matters, including insurance, estate planning, **tax**, investment strategy, **stock options**, company benefit analysis and retirement planning. The firm is a leader in providing seminars and...

12/3,K/72 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2002 American Banker. All rts. reserv.

0200734

Legislative Outcome Mixed So Far

CFO Alert - June 16, 1997; Pg. 1; Vol. 10, No. 24

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 735

TEXT:

...that

would improve IRAs by indexing them to inflation and providing exceptions to withdraw the **funds** before retirement age.

A bill that would require **stock option** expenses in the earnings statement if a bank deducts the expense for **tax** purposes failed to make the House mark up. It's expected, however, to be in...

12/3,K/73 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0037677

Deferred Benefits Add Tax Flexibility

American Banker - March 15, 1985, Friday; Pg. 40

WORD COUNT: 1,203

BYLINE:

By Ira Yohalem; Ira Yohalem is a partner with the accounting firm of Yohalem, Gillman, Field & Agler in New York.

TEXT:

... the eventual benefit of the employee. The annuity accrues interest each year. There's no **tax** on the interest until the **annuity** is cashed in. Then the employee **pays taxes** on the income he receives and the employer has to report his income, if any...

12/3,K/74 (Item 3 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0029473

Marine Midland to Buy Interest in Chronogram

American Banker - June 21, 1984, Thursday; Pg. 17
WORD COUNT: 191

BYLINE:

Anise Wallace

TEXT:

...year.

Chronogram was established in 1974 and offers advice on a wide range of personal **financial** matters, including insurance, estate planning, **taxes**, investment strategy, **stock options**, company benefit analysis, and retirement planning.

12/3,K/75 (Item 4 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0005246

American Banker - March 4, 1982, Thursday; Pg. 12
WORD COUNT: 79

TEXT:

... of the Economic Recovery Tax Act of 1981, such as individual retirement accounts, payroll-based **tax** reduction stock ownership plans (known as **PAYSOPs**) and incentive **stock option** plans (ISOs).

A package called IRA Standard enables banks to offer the new IRAs without...

12/3,K/76 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0004188

Inflation Fears Abate Amongl Institutions

American Banker - March 5, 1982, Friday; Pg. 11
WORD COUNT: *79

TEXT:

... of the Economic Recovery Tax Act of 1981, such as individual retirement accounts, payroll-based **tax** reduction stock ownership plans (known as **PAYSOPs**) and incentive **stock option** plans (ISOs).

A package called IRA Standard enables banks to offer the new IRAs without...

12/3,K/77 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0004051

-makers polled by Bache Halsey Stuart Shields Inc. every few months are more optimistic than last fall about inflation and less bullish on the stock market.

American Banker - March 4, 1982, Thursday
WORD COUNT: 576

TEXT:

... of the Economic Recovery Tax Act of 1981, such as individual retirement accounts, payroll-based **tax** reduction stock ownership plans (known as **PAYSOPs**) and incentive **stock option** plans (ISOs).

A package called IRA Standard enables banks to offer the new IRAs without...

12/3,K/78 (Item 7 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0004033

-makers polled by Bache Halsey Stuart Shields Inc. every few months are more optimistic than last fall about inflation and less bullish on the stock market.

American Banker - March 4, 1982, Thursday
WORD COUNT: 576

TEXT:

... of the Economic Recovery Tax Act of 1981, such as individual retirement accounts, payroll-based **tax** reduction stock ownership plans (known as **PAYSOPs**) and incentive **stock option** plans (ISOs).

A package called IRA Standard enables banks to offer the new IRAs without...

12/3,K/79 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00353908 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Ten commandments for obtaining and retaining superior directors and officers

Gerrish, Jeffrey C; Seabold, John S

Hoosier Banker, v83, n1, p15,18+, Jan 1999 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01274

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... generally accomplished in the community bank setting through the granting of incentive stock options. Incentive **stock options** are **tax**-advantaged **stock options** for which the officer **pays** no **tax** upon grant, no **tax** upon exercise (other than possibly alternative minimum **tax**) and capital gains tax upon sale of the stock, provided the officer has met the...

Set	Items	Description
S1	0	AU=(SLANE R? OR SLANE, R?)
S2	27850	ANNUITY OR ANNUITIES OR TRUST OR FOUNDATION OR ENDOWMENT OR GRAT
S3	614535	PAY???? OR FUND? OR SPONSOR? OR FINANC? OR TRANSFER?
S4	655471	GRANTOR? OR GRANTEE? OR HOLDER? OR USER? OR PERSON? ? OR MEMBER? OR FAMILY OR FAMILIES
S5	377843	ASSET? OR CASH OR MONEY OR PROPERTY OR PROPERTIES OR MONETARY OR ESTATE?
S6	11177	TAX???
S7	112	STOCK()OPTION?
S8	9	S2(S)S7
S9	7	S7(15N)S6
S10	1092	S2(15N)S3
S11	127	S10(15N)S5
S12	20	S11(15N)S4
S13	31	S8 OR S9 OR S12
S14	20	S13 AND IC=G06F-017/60

?show files

File 348:EUROPEAN PATENTS 1978-2002/Aug W02

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File 349:PCT FULLTEXT 1983-2002/UB=20020815,UT=20020808

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14/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01250682

Estimation method and system for complex securities, and portfolio structuring, using low-discrepancy deterministic sequences

Schatzungsverfahren und System fur komplexe Wertpapiere und Strukturierung von Portfolios mit Hilfe von deterministischen Folgen mit niedriger Diskrepanz

Methode d'estimation et systeme pour des titres en action et pour structurer des portefeuilles en utilisant des sequences deterministiques ayant une faible disparite

PATENT ASSIGNEE:

The Trustees of Columbia University of the City of New York, (2615110), Broadway & 116th Street, New York, NY 10027-6699, (US), (Applicant designated States: all)

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Vanderhoof, Irwin F., 18 Two Bridges Road, Towaco, New Jersey 07082, (US)

Papageorgiou, Anargyros, Computer Science Dpt., Columbia University, New York, NY 10027, (US)

LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1079321 A1 010228 (Basic)

APPLICATION..(CC, No, Date): EP 99306624 990820;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 110

NOTE:

Figure number on first page: 3

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200109	1722
SPEC A	(English)	200109	3743
Total word count - document A			5465
Total word count - document B			0
Total word count - documents A + B			5465

INTERNATIONAL PATENT CLASS: G06F-017/60

... CLAIMS a bond, a single-premium deferred annuity, an insurance contract, an interest rate option, a stock option and a currency option.
18. The method according to any one of claims 7 to...

14/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01086562

Life insurance method system and product

Lebensversicherungsverfahren, System und Produkt

Methode, systeme et produit d'assurance-vie

PATENT ASSIGNEE:

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Burkhalter, Swinton B., (2515580), 920 Holcomb Bridge Road, Suite 201, Roswell, Georgia 30076, (US), (Applicant designated States: all)

INVENTOR:

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30076, (US)
Burkhalter, Swinton B., 920 Holcomb Bridge Road, Suite 201, Roswell,
Georgia 30076, (US)
LEGAL REPRESENTATIVE:
Gold, Tibor Z. et al (31051), Stephenson Harwood One, St. Paul's
Churchyard, London EC4M 8SH, (GB)
PATENT (CC, No, Kind, Date): EP 955595 A1 991110 (Basic)
APPLICATION (CC, No, Date): EP 98303563 980507;
DESIGNATED STATES: GB
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 159

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9945	326
SPEC A	(English)	9945	9902
Total word count - document A			10228
Total word count - document B			0
Total word count - documents A + B			10228

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION replacement; 2.) cash value accumulation for: A) college,
B) retirement, C) other; 3.) liquidity for **estate** taxes; 4.) gifts to
family members or a **trust**; 5.) gifts to charity; 6.) **fund** business
buy-sell agreement; 7.) provide key man insurance; 8.) operate as an
executive compensation...

14/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00901332 **Image available**

COMMERCIAL TRANSACTION SYSTEM
SYSTEME DE TRANSACTION COMMERCIALE

Patent Applicant/Assignee:

THIRI PTY LTD, 401 Clunies Ross Street, Acton ACT 2601, AU, AU
(Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COX Kevin, 401 Clunies Ross Street, ACTON ACT 2601, AU, AU (Residence),
AU (Nationality), (Designated only for: US)

Legal Representative:

WALLINGTON-DUMMER (agent), Patent & Trade Mark Attorneys, P.O. Box 297,
Rydalmere, NSW 1701, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200235399 A1 20020502 (WO 0235399)
Application: WO 2001AU1376 20011029 (PCT/WO AU0101376)
Priority Application: AU 20001077 20001027; AU 200148001 20010523; AU
200148003 20010523; AU 200148004 20010523; AU 200148005 20010523

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13439

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... one or
more of the previously described embodiments include the following.

i. The system includes **user** defined levels of **trust**.

ii. All actions on **money** within the system are implemented as **transfers**. It follows, in this instance, that there is only one transfer model for transfers.

iii. **money** or other commodity is preserved during each and every transfer.

iv. Access to the shared...

14/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00896463

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANTISE TRANSACTIONS
SYSTEME DE TRAITEMENT DE DONNEES FACILITANT LES TRANSACTIONS DE
MARCHANDISES

Patent Applicant/Assignee:

EDEXPRESS TEXAS L P, 8214 Westchester, Suite 500, Dallas, TX 75225, US,
US (Residence), US (Nationality)

Inventor(s):

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PELTZ Bruce, 6617 Shady Brook Lane, #3271, Dallas, TX 75206, US,
PELTZ Deborah, 6060 Village Road #1504, Dallas, TX 75206, US,
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YOCKEY Jim A, 17250 Knoll Trail Drive, Dallas, TX 75248, US,
BLACKMON Matthew Thomas, 9201 Garland Road, #330, Dallas, TX 75218, US,

Legal Representative:

STONE Jack D Jr (agent), Scheef & Stone, L.L.P., Suite 1400, 5956 Sherry
Lane, Dallas, TX 75225, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229689 A2 20020411 (WO 0229689)

Application: WO 2001US31398 20011006 (PCT/WO US0131398)

Priority Application: US 2000684363 20001006

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28364

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 110 delivers a request to
the holding bank 170 requesting that the holding bank

transfer appropriate monetary funds from the member's trust account to the indicated educational institution. In event 1406, the holding bank transfers the requested funds from the member's trust account to the educational institution.

The transfer in event 1406 may be performed by any conventional methods, such as by wire via...

...Club 110

delivers a request to the holding bank 170 requesting that the holding bank transfer appropriate monetary funds from the member's trust account to the indicated MSP. In event 1424, the holding bank transfers the requested funds from the member's trust account to the MSP 184. The transfer in event 1424 may be performed by any conventional methods, such as by wire via...

14/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00896456

UNITIZED MARKET FOR PRIVATE SECURITIES
MARCHE UNIFIE POUR ACTIFS PRIVES

Patent Applicant/Assignee:

GLOBAL FUNDING PARTNERS COM INC, 3030 Bridgeway Avenue, Suite 315,
Sausalito, CA 94965, US, US (Residence), US (Nationality)

Legal Representative:

BOUNDY David E (et al) (agent), Shearman & Sterling, 599 Lexington
Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229676 A1 20020411 (WO 0229676)

Application: WO 2001US30875 20011003 (PCT/WO US0130875)

Priority Application: US 2000679121 20001004

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8403

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... method of claim 10, further comprising forming a bankruptcy remote limited liability company, the sole member of which being the trust .

13 A system comprising:

a means for grouping private financial assets into a portfolio according to a portfolio-specific investment strategy;

a means facilitating the sale...The system of claim 22, further comprising a bankruptcy remote limited liability company, the sole member of which being the trust.

25 A method comprising the steps offorming a trust that issues unitized ownership interests in the trusts and uses those proceeds to purchase private financial assets from originators, and groups the financial assets int,
a portfolio according to a portfolio-specific investment strategy;

forming a holding company to...

14/3,K/6 (Item 4 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00894469

SYSTEMS AND METHODS FOR A PERSONAL, UNIVERSAL, INTEGRATED ORGANIZER FOR
LEGACY PLANNING AND STORAGE
SYSTEMES ET PROCEDES DESTINES A UN ORGANISEUR UNIVERSEL PERSONNEL INTEGRE
PERMETTANT DE PLANIFIER UN HERITAGE ET DE STOCKER DES DONNEES
CORRESPONDANTES

Patent Applicant/Inventor:

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Legal Representative:

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Street, Boston, MA 02109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227628 A2 20020404 (WO 0227628)

Application: WO 2001US31045 20010928 (PCT/WO US0131045)

Priority Application: US 2000236943 20000929; US 2001966668 20010928

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11281

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Insurance Policies

Professional and Business Policies

Summaries available with the Universal Integrated Organizer

Address book

Family

Personal Representatives

Medical

Legal

Financial

Beneficiary Designations

in will

retirement assets

insurance policies

Estate Plan

will

durable power of attorney

trust

health care proxy and living will

estate tax calculator

organ donation

letter to executor

Personal Representatives

executor(s) Named in will, address...Quicken et al)

name, number of shares, owner, location,

date acquired, cost basis per share

Stock options

name, number of shares, owner, location,

date granted, exercise date, option price/share

Bonds, US...

...jewelry, antiques, collectibles
description, owner, location
estimated value
household furnishings
automobiles, boats, planes
Additional Assets
annuities
institution, owner, date acquired, location
original investment, fair market value, maturity/exercise date
futures
owner...

14/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00891419 **Image available**

METHOD AND SYSTEM FOR ENTERTAINMENT PRODUCTION FINANCING
PROCEDE ET SYSTEME DE FINANCEMENT DE PRODUCTIONS RECREATIVES

Patent Applicant/Assignee:

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Legal Representative:

SHARROTT Douglas (et al) (agent), Fitzpatrick, Cella, Harper & Scinto, 30
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200225547 A1 20020328 (WO 0225547)

Application: WO 2001US29144 20010920 (PCT/WO US0129144)

Priority Application: US 2000668721 20000922

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10737

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... applicable Mirror Contractual
Interest (or Contractual Interest, as applicable), legs
certain fees and expenses.

The Holder of any Participation Trust Units, the
Operating Entity and the Financing Entity will not have
any copyright or ownership interest, or other property
right, in any Output Film that is related to any
Participation Trust, Mirror Contractual Interest...

14/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00828003 **Image available**

SYSTEM AND METHOD FOR EXECUTION OF TRADES MADE PURSUANT TO STOCK OPTION AND

PURCHASE PLANS

SYSTEME ET METHODE D'EXECUTION DE TRANSACTIONS DANS LE CADRE DE PROGRAMMES
D'OPTIONS SUR TITRES ET D'ACHATS Y RELATIFS

Patent Applicant/Assignee:

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US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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(Residence), IN (Nationality), (Designated only for: US)
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MAURER Robert H, 2 Crabtree Lane, Levittown, NY 11756, US, US (Residence)
, US (Nationality), (Designated only for: US)
CRANOR Michael, 1705 Blackjack Drive, Round Rock, TX 78681, US, US
(Residence), US (Nationality), (Designated only for: US)
BREWSTER George, 44 Meyersville Road, Chatham Township, NJ 07028, US, US
(Residence), US (Nationality), (Designated only for: US)
HUMZA James A, 4 Moselem Springs Court, Skillman, NJ 08553, US, US
(Residence), US (Nationality), (Designated only for: US)
MOONEY James P, 105 Coopers Lane, River Vale, NJ 07675, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

RESTITINO Leslie Gladstone (agent), Brown Raysman Millstein Felder &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200161535 A2 20010823, (WO 0161535)

Application: WO 2001US4166 20010209 (PCT/WO US0104166)

Priority Application: US 2000182399 20000214; US 2001779114 20010208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12526

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... can be exercised and held or sold without an initial investment. The decision to exercise **stock options** depends on a number of factors, including the value of the underlying stock, **taxes**.

timing and employee financial circumstances. Like **stock options**, stock purchase plans afford a method for employees to purchase company stock.

through payroll deductions...withholding taxes. Moreover, participant 10 can perform "what if" calculations including changes in stock price, **taxes**, rate of stock price growth and time (affecting vesting and expiration of **stock options**).

FIGS. 14-23 provide further illustrations of exemplary Web-based interfaces.

FIG. 14 illustrates an...

14/3,K/9 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 13466

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... property to
said initial owner in exchange for transfer of the title
to said intellectual **property** to a subsequent owner;
50
e) obtaining the amount paid for **transfer** of title
from a general **trust** account;
f) funding said general **trust** account from a
plurality of investor accounts;
g) granting a license to said initial **user** for the
use of said intellectual property from said subsequent
owner in exchange for an...

...least one of said plurality of
investor accounts a portion of said at least one **payment**
from said initial **user** in said general **trust** account;
k) identifying at least one additional intellectual
property in use by at least an initial **user**;
l) identifying the initial ownership of said at least
one additional intellectual property;
m) assessing...

...owner in exchange
for transfer of the title to said at least one additional
intellectual **property** to a subsequent owner;
o) obtaining the amount paid for **transfer** of title
from said general **trust** account;
51
p) **funding** said general **trust** account from at least
one subsequent investor account;
q) granting a license to said initial **user** for the
use of said at least one additional intellectual property
from said subsequent owner...

...make at least one payment;
r) collecting said at least one payment from said
initial **user** of said at least one additional intellectual
property;
s) depositing said at least one **payment** from said
initial **user** into said general **trust** account; and
t) allocating to at least one of said subsequent
investor accounts a portion...

14/3,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00818662 **Image available**
METHOD AND APPARATUS FOR MANAGING AND OPTIMIZING STOCK OPTIONS
PROCEDE ET APPAREIL DE GESTION ET D'OPTIMISATION D'OPTIONS D'ACHAT
D'ACTIONS
Patent Applicant/Assignee:
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US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SCHAFFER David R (et al) (agent), Diller, Ramik & Wight, Suite 101, 7345
McWhorter Place, Annandale, VA 22003, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152169 A1 20010719 (WO 0152169)

Application: WO 2001US945 20010116 (PCT/WO US0100945)

Priority Application: US 2000176032 20000114

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14787

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... option holders tend to lose part or all of the benefits of the options and **tax** advantages inherent in the employee **stock option** program. As a result of this loss of value, employers' returns on their often-significant...not include the additional "hidden assets" of the optionee that The traditional methods of valuing **stock options**, such as simply using the BlackScholes model, are not well suited to provide a complete analysis of the value of employee **stock options**, particularly when dealing with private or newly public companies. In particular, the Black-Scholes model...

...of the stock options, which considers the personal financial situation of the individual holding the **stock options**; and 0 **tax** implications of employee **stock options**, which are **taxed** at the time the options are exercised, including alternative minimum **tax** calculations.

4

Unfortunately, most optionees and advisors currently are unable to make the best decision...grant vesting dates, grant expiration dates and the number of days remaining until a given **stock option** grant or held shares group is eligible for favorable capital gains **tax** treatment. The tracker module 210 also can provide a current value analysis of how well

...

Claim

... the stock option grant; provide an alert of an approaching grant expiration dates for the **stock option** grant;
1 1 provide a number of days remaining to reduced capital gains **tax** for the **stock option** grant;
analyze the performance of a current **stock option**-exercising strategy for the
stock option grant;
1 5 receive information to dispose of shares...

00796224 **Image available**

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS
SYSTEME DE TRAITEMENT DE DONNEES FACILITANT LES TRANSACTIONS DE
MARCHANDISES

Patent Applicant/Assignee:

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(Nationality)

Inventor(s):

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DEBEER Bob, 3651 University, Dallas, TX 75205, US,
DUNN Kevin S, 1202 Shakleford Circle, Cedar Hill, TX 75104, US,
PELTZ Bruce, 6617 Shady Brook Lane #3271, Dallas, TX 75206, US,
PELTZ Deborah, 6060 Village Road #1504, Dallas, TX 75206, US,
STONE William E III, 4016 University, Dallas, TX 75205, US,
YOCKEY Jim A, 17250 Knoll Trail Drive, Dallas, TX 75248, US,
BLACKMON Matthew Thomas, 9201 Garland Road #330, Dallas, TX 75218, US,

Legal Representative:

CARR Gregory W (et al) (agent), Carr & Storm, L.L.P., 900 Jackson Street,
670 Founders Square, Dallas, TX 75202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200129733 A2-A3 20010426 (WO 0129733)
Application: WO 2000US28451 20001013 (PCT/WO US0028451)
Priority Application: US 99418627 19991015

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28331

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Club 110 delivers a request to
the holding bank 170 requesting that the holding bank
transfer appropriate monetary funds from the member's trust
account to the indicated educational institution. In event
1406, the holding bank transfers the requested funds from
the member's trust account to the educational institution.

The transfer in event 1406 may be performed by any
conventional methods, such as by wire via...Club 110
delivers a request to the holding bank 170 requesting that
the holding bank transfer appropriate monetary funds from
the member's trust account to the indicated MSP. In event
1424, the holding bank transfers the requested funds from
the member's trust account to the MSP 184. The transfer in
event 1424 may be performed by any conventional methods,
such as by wire via...

14/3,K/13 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00792484 **Image available**

STRUCTURED FINANCE TRANSACTION ANALYTIC SYSTEM AND METHOD
PROCEDE ET SYSTEME ANALYTIQUES DE TRANSACTIONS FINANCIERES STRUCTUREES

Patent Applicant/Assignee:

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, US, US (Residence), US (Nationality)

Inventor(s):

EGGERT Michael, -,
BOYD Bruce, -,
WONG Elaine M, -,
WILLIAMS Susan F, -,

Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
1180 Avenue of The Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200125997 A2 20010412 (WO 0125997)

Application: WO 2000US26985 20000929 (PCT/WO US0026985)

Priority Application: US 99157479 19991001

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11115

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

English Abstract

...further includes client service functions, client management, deal management and collateral administration, calculating agent management, paying agent management, trust accounting, collateral asset processing, custody, note and note holder management and payment, cash flow management, interfaces to various payment facilities (e.g., SWIFT) and interfaces to various other...

Detailed Description

... invention include client service functions, client management, deal management and collateral administration, calculating agent management, paying agent management, trust accounting, collateral asset processing, 2 5 custody, note and note holder management and payment, cash flow management and common data services. Some of the interfaces to the 'de world from...

...Management 160;

Client Services 170; Deal Management and Collateral Administration 180; Calculating Agent Management 190; Paying Agent Management 200; and Trust Accounting 210. Support components of the system 150 include.

Collateral Asset Processing 220; Custody 230; Note and Note- Holder Management and Payment 240; Cashflow Management 250; Common Data Services 260; Messaging 270; and a...

14/3,K/14 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00790547 **Image available**

FEE TRANSACTION SYSTEM AND METHOD FOR INTELLECTUAL PROPERTY ACQUISITION
AND/OR MAINTENANCE

SYSTEME DE TRANSACTION DE DROITS ET PROCEDE D'ACQUISITION ET/OU DE
CONSERVATION DE PROTECTION DE PROPRIETE INTELLECTUELLE

Patent Applicant/Assignee:

KNOWLEDGE MANAGEMENT OBJECTS L L C, Suite 1401, 2200 Clarendon Boulevard,
Arlington, VA 22201, US, US (Residence), US (Nationality)

Inventor(s):

LEE Eugene M, 1237 Providence Terrace, McLean, VA 22101, US,

Legal Representative:

HOFMAN Gary M (et al) (agent), Dickstein Shapiro Morin & Oshinsky LLP,
2101 L Street, NW, Washington, DC 20037, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200124035 A2 20010405 (WO 0124035)

Application: WO 2000US25499 20000915 (PCT/WO US0025499)

Priority Application: US 99409524 19990930; US 99460806 19991214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10010

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and coincident therewith, transacting the associated one or more fees. In some variations, the intellectual **property** services include **paying** an **annuity** or maintenance fee, making an intellectual **property** filing on behalf of the **user**, or preparing target jurisdiction- and associate-specific form documents. In some variations, the fee transacting...

...fee payments, initiating performance of the selected fee payments, and coincident therewith, initiating an associated **payment** transaction between the **user** and an intellectual **property annuity**, maintenance or renewal fee **payment** service.

In still another embodiment in accordance with the present invention, a method of operating...regional and national offices either directly or (if required) using a designated agent. Accordingly, intellectual **property annuity** portal 410 may supply workstation 421 with a rather extensive listing of **payment** types, target jurisdictions and associates for presentation to the **user**.

Possible selections may be presented to the **user** using any suitable **user** interface technology.

- 14 In some realizations, intellectual **property annuity** portal 410 initially supplies or otherwise provides access to additional information that may facilitate **annuity payment** decisions. For example, intellectual **property annuity** portal 410 may initially supply (403) fee and/or cost information descriptive of current fee...authorizations, etc. In some realizations, fees are transacted at least in part by debiting a **user**'s deposit account or accounts with the intellectual **property annuity** portal organization and/or with a particular target jurisdiction or associate. In some realizations, **payment** systems may include target jurisdictions and/or associates and payments to particular target jurisdictions and...specific requirements and fee data may vary from associate to associate.

FIG. 5 illustrates exemplary **user** -side application data and control flows in an intellectual **property annuity payment** configuration in accordance with an embodiment of the present invention. Specifically, after initiating a session...

...application retrieves information from docket database 523 to provide a set of payments which the **user** may select for execution. Using information from intellectual **property annuity** portal 510 that identifies supported target jurisdictions and **payment** types, - 16 the **user** selects a subset of items for payment. If required, the **user** -side application requires the user to select from supported associates to act as in-country...

...the originating filer side application requests corresponding fee quotations. If the fees quoted by intellectual **property annuity** portal 510 are approved, a fee transaction between **user** and intellectual **property annuity** portal 510 is authorized (e.g., by debit account, wire transfer, etc.) and the selected **payment** (s) is (are) initiated. If not, the **user** may alter his selection of items for **payment**.

Optionally, the intellectual **property annuity** portal 510 sends, and the **user** -side application receives, any jurisdiction- and associate-specific forms (e.g., power of attorney forrns...).

..5 Assuming that fees are approved and that the fee transaction is successful, the intellectual **property annuity** portal 510 sends, and the **user** -side application receives, invoices and **payment** confirmations. As before, invoices and **payment** confirmations are preferably encoded in computer readable form and transmitted electronically by intellectual **property annuity** portal 510. Electronic **payment** confirmations are used by intellectual **property annuity** portal 510 to update docket system 523. Similarly, electronic invoices

Claim

... the associated one or more fees.

2 The method of claim 1,
wherein the intellectual **property** services include one or more of **paying** an **annuity** or maintenance fee, making an intellectual **property** filing on behalf of the **user**, and preparing target I 0 jurisdiction- and associate-specific form documents.

3 The method of...

...fee payments, initiating performance of the selected fee payments, and coincident therewith, initiating an associated **payment** transaction between the **user** and an intellectual **property annuity**, maintenance or renewal fee **payment** service.

9 The method of claim 8,
wherein the presenting with a set of intellectual **property** matters and associated fee payments and the initiating performance of the selected fee payments are...

14/3,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00757134 **Image available**

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDICTION

PROCEDE ILLUSTRENT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE AU LIEU DE JURIDICTION

Patent Applicant/Inventor:

PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US
(Residence), US (Nationality)

Legal Representative:

TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2000070522 A1 20001123 (WO 0070522)

Application: WO 2000US13528 20000516 (PCT/WO US0013528)
Priority Application: US 99313164 19990517
Designated States: CA SG
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 38279

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the compensation and benefits program. The implementation of a global plan, such as an incentive **stock option** program, presents significant administrative time requirements and expense to sort the **tax** and legal impact associated with its implementation. Prior to this invention, there was not a...to be a substitute for the traditional forms of incentive plans. For example, the Private **Stock Option** Plan (PSOP) is a synthetic **stock option** plan that is designed to replace incentive **stock option** grants, phantom stock and stock appreciation rights. In Block 209, the PSOP is a plan in which the plan sponsor transfers cash to an offshore **trust**, through a loan, gift or other means. The trustee uses those funds to purchase the...

...appropriate exchange in the U.S. or in a foreign jurisdiction. In accordance with the **trust** document, the trustee is allowed to issue and sell private long-term options to the plan participants on the stock held by the **trust**. Typically, they would expire in ten years and be exercisable after three years, but each...processing by the participant. Most of the Plans that provide for vesting, except the Private **Stock Option** Plan, will allow the Trustee to make 0 secured loans to the participants as a **trust** investment. The loans cannot be secured by any assets of the

27

trust or in the participant's account, unless the plan is using a Participant Grantor **Trust** arrangement, which is taxed at the time of implementation. This data is also transmitted to the Benefits **Trust** Central Administration Database, Block 961, Fig. 32, for processing.

In Block 289, the Participant's...

14/3,K/16 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00731978 **Image available**

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANTISE TRANSACTIONS
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES

Patent Applicant/Assignee:

CUCKLEBURR COM INC, P.O. Box 542, Mexia, TX 76667, US, US (Residence), US
(Nationality)

Inventor(s):

BRIZENDINE Kyle, P.O. Box 542, Mexia, TX 76667, US

Legal Representative:

CARR Gregory W, Carr & Storm, L.L.P., 900 Jackson Street, 670 Founders Square, Dallas, TX 75202, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045315 A1 20000803 (WO 0045315)

Application: WO 2000US2120 20000127 (PCT/WO US0002120)

Priority Application: US 99117500 19990127; US 99418627 19991015

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 41929

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 10 delivers a request to the holding bank 170 requesting that the holding bank **transfer** appropriate **monetary funds** from the **member**'s **trust** account to the indicated educational institution. In event 1406, the holding bank **transfers** the requested Rmds from the **member**'s **trust** account to the educational institution. The **transfer** in event 1406 may be performed by any conventional methods, such as by wire via...

14/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00560554 **Image available**

METHOD AND APPARATUS FOR MODELING AND EXECUTING DEFERRED AWARD INSTRUMENT PLAN

PROCEDE ET APPAREIL DE MODELISATION ET D'EXECUTION D'UN PLAN D'INSTRUMENTS A PARTICIPATION DIFFEREE AUX BENEFICES

Patent Applicant/Assignee:

BELL Lawrence L,

Inventor(s):

BELL Lawrence L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200023927 A1 20000427 (WO 0023927)

Application: WO 99US24431 19991019 (PCT/WO US9924431)

Priority Application: US 98177131 19981022

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7086

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...company's identification of appropriate employees (100) to implement a program, through a novel Rabbi **Trust** maintenance method and apparatus, that permits the employee to benefit from their **stock options** and have minimal impact on the company. The method for deferred award instrument plan begins by identifying at least one participant (100), retrieving financial data (101) related to **stock options** corresponding to the identified participant, computing a spread (102) associated with the retrieval **stock options**, establishing a rabbi **trust** with the spread (103), determining whether a life insurance policy (104) has been purchased by...

Detailed Description

... stock options that can be granted. Options may be Qualified, commonly referred to as Incentive **Stock Options** (ISO) that are governed by Sections 422 and 424 of the United States **Tax Code**. Options may also be Non-Qualified, commonly referred to as Non-Qualified Options (NSO...)

...by key employees can have a negative impact on the company.

A second downside to **stock options** is **taxes**. If an NSO is exercised while the employee is alive, the Spread is immediately subject...

...example, an employee's family can expect to receive only 12% of the proceeds after **taxes** on a **stock option** that has a Market Value that is twice the grant price. The greater number of...

...that administers a Rabbi Trust unit that permits the employee to benefit from his/her **stock options** and have a minimal impact on the company. Further, the present invention includes a system that implements a financial management plan that minimizes **tax** and maximizes employee benefits.

Briefly described, the present invention provides an automated Deferred Award **Stock Option** Plan (DASO" Plan) that permits employees to benefit from their **stock options**, or other deferred income programs, while minimizing the **tax** consequences and negative impact on the company. The present invention comprises a method and system...

...identifying at least one participant in said deferred award plan; retrieving financial data related to **stock options** corresponding to said identified participant; computing a spread associated with said retrieved **stock options**; establishing a rabbi **trust** with said spread; determining whether a life insurance policy has been purchased by said participant...trust company, or any combination thereof. The program generally maintains a qualified or non-qualified **stock option** plan ("Plan") for the benefit of its highly compensated employees, officers and directors. The Plan...

...record through offering incentive awards. The Plan of the Employer authorizes the Employer to issue **stock options** and stock to employees and qualifying nonemployee directors (together, "Employees") who are participants. The options...

...value of the Common Stock on the date of issuance. An Employee cannot transfer the **stock options** under the Plan, and the Employees, as holders of a **stock option** under the Plan, do not receive the rights of shareholders until they exercise the **stock option** and the Employer issues the shares.

Due to the significant value of the stock options...modeling program 500. Step 514 is modified to retrieve deferred income information as opposed to **stock option** information. The deferred income information may be retrieved from database 515 that may be the...

Claim

... identifying at least one participant in said deferred award plan; retrieving financial data related to **stock options** corresponding to said identified participant; computing a spread associated with said retrieved **stock options**; establishing a rabbi **trust** with said spread; determining whether a life insurance policy has been purchased by said participant...

...instrument plan program comprising the steps of inputting models factors; retrieving human resource data; retrieving **stock option** data; retrieving fair market value information relating to said **stock option** data; computing company cost and length of program; and storing said retrieved and computed data...

...oo,@] IDENTIFY POOL
101 RETRIEVE OPTION AND FMV DATA
102 MPUTER SPREAD
103 B I TRUST
FOR SPREAD
104 PARTICIPANT PURCHASES VARIABLE LIFE

INSURANCE POLICY
105 EMPLOYEE EXECUTES SPLIT DOLLAR
AGREEMENT...

14/3,K/18 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00545208 **Image available**

DYNAMIC FLOW-THROUGH CONTEXT SWITCHING OF INVESTMENT DATA INTO MULTIPLE INVESTMENT TOOLS

COMMUTATION DE DONNEES D'INVESTISSEMENT DANS DES INSTRUMENTS D'INVESTISSEMENT MULTIPLES AVEC CONTEXTE DYNAMIQUE A DEBIT ELEVE

Patent Applicant/Assignee:

HARVEST TECHNOLOGY INC,

Inventor(s):

MASON Roderick K V,

CHOY Hanford C,

DIRIK Akin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200008581 A1 20000217 (WO 0008581)

Application: WO 99US17644 19990803 (PCT/WO US9917644)

Priority Application: US 98128273 19980803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 20143

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the navigators 102 may be used with other types of financial instruments including bonds, commodities, stock options, insurance products, derivatives, currencies, real estate investment trust, and futures (and their various respective markets, exchanges, or other categorization/distribution mechanisms).

In the...

14/3,K/19 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00469824 **Image available**

SYSTEM AND METHOD FOR AUTOMATICALLY PROVIDING FINANCIAL SERVICES TO A USER USING SPEECH SIGNALS

SYSTEME ET PROCEDE FOURNISANT DES SERVICES FINANCIERS AUTOMATIQUES A UN UTILISATEUR A L'AIDE DE SIGNAUX VOCAUX

Patent Applicant/Assignee:

CHARLES SCHWAB & CO INC,

Inventor(s):

NATHAN Alan B,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9900758 A1 19990107

Application: WO 98US13355 19980625 (PCT/WO US9813355)

Priority Application: US 97884107 19970626

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8752

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... If the user requests to

perform a trade the trade module 218 queries 1102 the **user** on the name of the **financial** instrument to trade, e.g., stock, mutual **fund**, option, future, commodity, unit investment **trust** (UIT), real **estate** investment **trust** (REIT), foreign currency, real **property**, or precious metal, for example. The trade module 218 determines 1104 if the spoken term...

Claim

... method of claim 15, wherein said financial instrument is one of a stock, a mutual **fund**, an option, a future, a commodity, a unit investment **trust** (UIT), a real **estate** investment **trust** (REIT), a foreign currency, a real **property**, and a precious metal.

18 A computer based system for providing financial information to a **user**, comprising:
receiving means, for receiving a first speech signal corresponding to a first audio signal...

14/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718

Application: WO 96US51 19960111 (PCT/WO US9600051)

Priority Application: US 9560 19950109

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19816

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... funds to an insurer-entity, a 20 transactional capital participant may receive any of four financial instruments emanating from the Reserved **Assets** substructure: i) preference shares, ii) debt/ **annuities** , iii)

underwriting **member** contracts, or iv) segregated derivative securities. Each reserve account may have **funds** allocated 2S through any one of the above or a combination thereof, Upon creation of...

Set	Items	Description
S1	0	AU=(SLANE R? OR SLANE, R?)
S2	47349	ANNUITY OR ANNUITIES OR TRUST OR FOUNDATION OR ENDOWMENT OR GRAT
S3	891945	PAY???? OR FUND? OR SPONSOR? OR FINANC? OR TRANSFER?
S4	1839641	GRANTOR? OR GRANTEE? OR HOLDER? OR USER? OR PERSON? ? OR M- EMBER? OR FAMILY OR FAMILIES
S5	717293	ASSET? OR CASH OR MONEY OR PROPERTY OR PROPERTIES OR MONET- ARY OR ESTATE?
S6	5242	TAX???
S7	50	(STOCK OR CALL OR PUT) ()OPTION?
S8	1	S7 AND S2
S9	16	S7 AND S4
S10	27	S2 AND S3 AND S6
S11	21	(S8 OR S9 OR S10) AND IC=G06F-017/60

?show files

File 347:JAPIO Oct 1976-2002/Apr (Updated 020805)

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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200252

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11/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
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07097773 **Image available**
METHOD AND SYSTEM FOR FLUIDIZING ASSETS AND RECORDING MEDIUM WITH PROGRAM
FOR REALIZING THE METHOD

PUB. NO.: 2001-325429 [JP 2001325429 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s): HIRATA SHINYA
TAKEDA MASASHI
SAKASHITA MASAHIRO
ISHIBASHI AKIRA
NAKAGAWA MASAYUKI
APPLICANT(s): HITACHI LTD
HITACHI CAPITAL CORP
APPL. NO.: 2000-140786 [JP 2000140786]
FILED: May 12, 2000 (20000512)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To unnecessary the installation of a special purpose company and to fluidize the assets of an originator without a legal obligation to **pay taxes**.

SOLUTION: An originator 1, which has the assets such as credit and desires to fluidize this assets and to encash it, entrusts the owned assets to a **trust** company 2 (1). The **trust** company 2, which receives the **trust** of the assets, applies a **trust** beneficiary right corresponding to the received assets to the originator 1 (2). On the basis of the entrusted assets, the **trust** company 2 accepts non-recourse loan from an investor 4 (3). Then, the **trust** company 2 **transfers** the money lent from this investor 4 to the originator 1 as capital redemption based on the **trust** beneficiary right (4). Besides, the **trust** company 2 restores one part of benefit obtained by cash flow to the investor as interest (5).

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11/5/2 (Item 2 from file: 347)
DIALOG(R) File 347:JAPIO
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07055369 **Image available**
METHOD/SYSTEM FOR SELLING AND BUYING CALL OPTION AND PUT OPTION ,
AND STORAGE MEDIUM WITH SELLING/BUYING PROGRAM STORED THEREON

PUB. NO.: 2001-283004 [JP 2001283004 A]
PUBLISHED: October 12, 2001 (20011012)
INVENTOR(s): TATE HIRONAGA
UEHARA KAZUNORI
APPLICANT(s): AUTOBUS KK
SHITEITEKKU KK
APPL. NO.: 2000-100002 [JP 2000100002]
FILED: March 31, 2000 (20000331)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system for transferring the right of a lease contractor to buy a leasing object at a set residual price, to a third person .

SOLUTION: The contents of a **call option** having at least information for specifying the leasing object and information by which the set residual price and a lease finishing date can be confirmed are obtained and registered in a database. Furthermore, the selling price of the **call option** registered in the database is obtained and registered assigned to the **call option** . Then, the contents of the **call option** registered

in the database and its buying price are presented to an applicant for purchase.

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11/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07028718 **Image available**
SYSTEM AND METHOD FOR STOCK OPTION

PUB. NO.: 2001-256352 [JP 2001256352 A]
PUBLISHED: September 21, 2001 (20010921)
INVENTOR(s): GO YASUNOSUKE
YUKI TOMINARI
APPLICANT(s): KOGIN SHOKEN KK
APPL. NO.: 2000-070973 [JP 200070973]
FILED: March 09, 2000 (20000309)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To solve the problem that it is difficult to give a sufficient incentive to, for example, an agent having made a franchise contract since a conventional stock option is limited to the executives and employees of a company issuing shares and the employees of subsidiary companies of the company but not applicable to the agent and also quick response can not be expected because of its strict procedure.

SOLUTION: Shares are rented on special condition that a union called a stock option group is established and may sell the shares by paying a certain amount of money from a large stockholder. The group consists of members to be given an incentive and the members are given the option right to sell a certain number of shares or buy shares by a certain amount. Member information, the special contract, and the agreement of the group are stored; when a member makes a request to use the option right to sell shares, it is decided whether or not the shares may be sold according to the stored member information, special contract, and agreement, the shares are sold by the group, and part or the whole of the selling profit corresponding to the sold shares is distributed to the members .

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11/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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06720195
INSTITUTION AND SYSTEM FOR PROGRESSIVE INDIRECT TAX AND RELATIVE CURRENCY

PUB. NO.: 2000-306033 [JP 2000306033 A]
PUBLISHED: November 02, 2000 (20001102)
INVENTOR(s): OOHASHIRA KOTARO
APPLICANT(s): OOHASHIRA KOTARO
APPL. NO.: 11-154225 [JP 99154225]
FILED: April 21, 1999 (19990421)
INTL CLASS: G06F-019/00; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To impart progressive aspect to a value-added tax , namely, an excise tax .

SOLUTION: More specifically, a personal deposit account in a financial institution is separated into a property oriented account and an account exclusive to drawings, virtual current equal to a fixed rate of liquid assets such as personal deposit or stock and equivalent to cash is set and

it is called relative currency. The account exclusive to drawing is defined as an account for the relative currency and a central bank or exclusive operating institution to **trust** the operation of the relative currency is established. When property is moved from the property oriented account through the exclusive operating institution to the account exclusive to drawings, a positive or negative premium is generated between the central bank or exclusive operating institution. Namely, a person having property more than a certain fixed quantity **pays** a premium and a person having property less than it receives a premium. This is the institution of relative currency and a progressive excise **tax** for eliminating the premium to be paid to the poor and absorbing it to the National Treasury as a **tax**.

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11/5/5 (Item 5 from file: 347)
DIALOG(R) File 347:JAPIO
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06154732 **Image available**
ACCOUNTS PAYABLE TRADE BATCH PAYMENT TRUST SYSTEM

PUB. NO.: 11-096275 [JP 11096275 A]
PUBLISHED: April 09, 1999 (19990409)
INVENTOR(s): TSUDA HIROMICHI
APPLICANT(s): FUJI SHINTAKU GINKOU KK
APPL. NO.: 10-208899 [JP 98208899]
FILED: July 24, 1998 (19980724)
PRIORITY: 09198295 [JP 979198295], JP (Japan), July 24, 1997 (19970724)
INTL CLASS: G06F-019/00; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To reduce the costs of stamp **tax** charge, issue business, or the like, and to make it possible to surely receive prices before a settlement date by checking an amount **transferred** from a **payer** on the settlement day and a set money **trust** and **transferring** the amount to each client based on the details of the **trust** in each client.

SOLUTION: Receiving processing for credit sales claim data sent from a **payer** is executed (a). Only data matched with a data receiving schedule out of the received data are registered. After the data receiving processing, the contents of the received data are transmitted to the **payer** through a facsimile(FAX) as a detailed statement of a **trust** claim (b). A **trust** is set up in each data reception. Consequently beneficiary right **transfer** and **transfer** to a third person can be attained. After setting up the **trust**, following documents are transmitted to the **payer**, the client and a 2nd beneficiary through the FAX (c), (d). Namely a **trust** claim detailed balance sheet is transmitted to the client through the FAX in each setting of a **trust**. A **trust** beneficiary right detailed balanced sheet and a period-sorted **payment** schedule are respectively transmitted to the 2nd beneficiary and the **payer** through the FAX in each setting of a **trust**.

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11/5/6 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014623759 **Image available**
WPI Acc No: 2002-444463/200247
XRPX Acc No: N02-350126
Funding, analyzing and managing system of life insurance policies funded with annuities purchased using money borrowed against policy to reduce and/or eliminate tax
Patent Assignee: KAVANAUGH B (KAVA-I)

Inventor: KAVANAUGH B
Number of Countries: 097 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200239644	A2	20020516	WO 2001US43031	A	20011109	200247 B
US 20020087365	A1	20020704	US 2000246755	P	20001109	200247
			US 2001286344	P	20010426	
			US 2001986670	A	20011109	

Priority Applications (No Type Date): US 2001286344 P 20010426; US 2000246755 P 20001109; US 2001986670 A 20011109

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200239644 A2 E 55 H04L-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020087365 A1 G06F-017/60 Provisional application US 2000246755

Provisional application US 2001286344

Abstract (Basic): WO 200239644 A2

NOVELTY - Money that was paid to a policy, 312, uses money, 316, borrowed from a third party, 318, against the policy, that has multiple **annuities**, 302, and that may require a **trust**, 314, or business entity to conduct the transaction. If a sufficient poll of **annuities** and loans, 316, was accumulated, the need for a specific **annuity** being tied to a specific policy could be eliminated. Income **tax** is reduced as the **annuity** portion is built into the policy and the resulting death benefits, 320,323, are also nontaxable.

DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of combining life insurance and **annuities**.

USE - Administering life insurance policies using **annuities** for funding .

ADVANTAGE - Providing substantial **tax** advantages.

DESCRIPTION OF DRAWING(S) - The drawing is a flow chart of the method.

pp: 55 DwgNo 3/10

Title Terms: MANAGE; SYSTEM; LIFE; INSURANCE; PURCHASE; MONEY; REDUCE; ELIMINATE; TAX

Derwent Class: W01

International Patent Class (Main): G06F-017/60 ; H04L-000/00

File Segment: EPI

11/5/7 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014243936 **Image available**

WPI Acc No: 2002-064636/200209

XRPX Acc No: N02-048032

Profit amount provision method for financial product involves calculating profit amount from specified purchasing and sale current-price status of financial product for provision to user

Patent Assignee: DMC KK (DMCD-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001306813	A	20011102	JP 2000127366	A	20000427	200209 B

Priority Applications (No Type Date): JP 2000127366 A 20000427

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001306813 A 8 G06F-017/60

Abstract (Basic): JP 2001306813 A

NOVELTY - A database registers the previous price of each financial product for every date. The purchasing current-price status and sale current-price status of the financial product are specified from the database based on the purchasing and sale information received on a unit purchasing date and a sale day. A profit amount is computed from the specified purchasing and sale current-price status, and is provided to a user.

USE - Applicable for financial product e.g. debenture, investment trust , national bond on internet.

ADVANTAGE - Enables simple and correct understanding of profit and loss amount of financial product by the purchaser of fund . Obtains exact purchase price of financial product before change of taxation. Simplifies understanding of exact amount of tax for purchasing of financial product.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart for processing operation of computer server. (Drawing includes non-English language text).

pp; 8 DwgNo 3/8

Title Terms: PROFIT; AMOUNT; PROVISION; METHOD; FINANCIAL ; PRODUCT; CALCULATE; PROFIT; AMOUNT; SPECIFIED; PURCHASE; SALE; CURRENT; PRICE; STATUS; FINANCIAL ; PRODUCT; PROVISION; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/8 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014238966 **Image available**

WPI Acc No: 2002-059664/200208

XRPX Acc No: N02-044273

Comprehensive accounting system for taxation business accounts office, has account management center that transmits document data to terminals of accounts office and customer

Patent Assignee: E DRAGON KK (EDRA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001306993	A	20011102	JP 2000116225	A	20000418	200208 B

Priority Applications (No Type Date): JP 2000116225 A 20000418

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001306993	A	16	G06F-017/60	

Abstract (Basic): JP 2001306993 A

NOVELTY - The data regarding deposit or withdrawal of customer in financial institution, is transmitted to accounts management center. The classification data is generated from received data in management center. The classification data is converted to document data, and transmitted to customer and accounts office terminals (4,3).

USE - For automatic accounting in taxation business accounts office of licensed tax accountant or certified public accountant. For accounting in bank, trust association, post office.

ADVANTAGE - Simplifies data entry required to execute payment to other financial institution account. Facilitates easy production of cash schedule in bank. Enables reception of various information services by accounts office from internet.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the accounts management server. (Drawing includes non-English language text).

Accounts office and customer terminals (3,4)

pp; 16 DwgNo 4/25

Title Terms: COMPREHENSIVE; ACCOUNT; SYSTEM; BUSINESS; ACCOUNT; OFFICE;

ACCOUNT; MANAGEMENT; TRANSMIT; DOCUMENT; DATA; TERMINAL; ACCOUNT; OFFICE;
CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00; G06N-005/00

File Segment: EPI

11/5/9 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014198556 **Image available**

WPI Acc No: 2002-019253/200203

Related WPI Acc No: 2002-129859

XRPX Acc No: N02-015331

Financial product information system displays information screen with
programmed links arranged to display subsequent information screen to
which they link, once specified information screen has been displayed

Patent Assignee: NORWICH & PETERBOROUGH BUILDING SOC (NORW-N)

Inventor: BARRETT R J; BULLOCK M P D

Number of Countries: 026 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1143369	A2	20011010	EP 2001303310	A	20010406	200203 B
GB 2361079	A	20011010	GB 20008446	A	20000406	200203
GB 2368417	A	20020501	GB 20018705	A	20010406	200237

Priority Applications (No Type Date): GB 20008446 A 20000406

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1143369 A2 E 21 G06F-017/60

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

GB 2361079 A G06F-017/30

GB 2368417 A G06F-017/30

Abstract (Basic): EP 1143369 A2

NOVELTY - A web browser accesses and displays information screen with specific detailed information on various financial products and including programmed links operable to cause the display of a subsequent information screen. Programmed links are arranged so that it is only operable and permits display of a subsequent information screen to which it links, once a specific other link and information screen has been displayed.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Method of consolidating and providing financial product information;

(b) Method of controlling access to two classes of information relating to financial products

USE - For providing financial product information including information about cash savings accounts, equity investments, life assurance unit trust pensions and tax free investments to financial institutions, to intermediaries and to customers.

ADVANTAGE - Provides financial product information to user and to customer in a structured way which is determined and controlled by the arrangement of information screens. Hence, vast amount of information can be accessed and displayed in a convenient and more comprehensible manner. The user is able to obtain easily the information and level of detail which they require without having to sift through unwanted information.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of operation of providing financial product information.

pp: 21 DwgNo 7/11

Title Terms: FINANCIAL ; PRODUCT; INFORMATION; SYSTEM; DISPLAY;
INFORMATION; SCREEN; PROGRAM; LINK; ARRANGE; DISPLAY; SUBSEQUENT;
INFORMATION; SCREEN; LINK; SPECIFIED; INFORMATION; SCREEN; DISPLAY

Derwent Class: T01
International Patent Class (Main): G06F-017/30; G06F-017/60
File Segment: EPI

11/5/10 (Item 5 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014189478 **Image available**

WPI Acc No: 2002-010175/200201

Related WPI Acc No: 2001-396288

XRPX Acc No: N02-008516

Tax information collection method for automated tax reporting, payment and refund, involves collecting tax returns and tax data of tax payer from electronic intermediary and tax data provider

Patent Assignee: MILLER D S (MILL-I)

Inventor: MILLER D S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010037268	A1	20011101	US 9745945	A	19970508	200201 B
			US 9873027	A	19980507	
			US 2001803667	A	20010312	

Priority Applications (No Type Date): US 9745945 P 19970508; US 9873027 A 19980507; US 2001803667 A 20010312

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010037268	A1	13	G06F-017/60	Provisional application US 9745945

CIP of application US 9873027

CIP of patent US 6202052

Abstract (Basic): US 20010037268 A1

NOVELTY - A tax information requestor is connected to an electronic intermediary and to a tax data provider. Tax returns and tax data of a tax payer are collected from the electronic intermediary and the tax data provider.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Tax information collection apparatus for collecting tax information by tax information requestor;
- (b) Computer-readable medium storing tax information collection program, collected by tax information requestor;
- (c) Tax information collection method for collecting tax information by tax information distributor;
- (d) Tax information collection apparatus for collecting tax information by tax information distributor;
- (e) Computer program for storing tax information collection program, collected by tax information distributor

USE - For automated tax reporting, payment and refund to compute liabilities of tax payers such as individuals, trust, estate, corporation or partnership based on the amount of donations made to charitable organizations.

ADVANTAGE - Eliminates inconvenience associated with filing of federal, state, local and foreign income- tax returns. Reduces error and cost associated with the filing of tax returns. Eliminates the need for hard copies of all intermediate tax reporting forms and hence saves paper, time and cost.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the tax information collection method.

pp; 13 DwgNo 1/4

Title Terms: TAX ; INFORMATION; COLLECT; METHOD; AUTOMATIC; TAX ; REPORT; PAY ; REFUND; COLLECT; TAX ; RETURN; TAX ; DATA; TAX ; PAY ; ELECTRONIC; INTERMEDIARY; TAX ; DATA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/11 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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014159288 **Image available**

WPI Acc No: 2001-643516/200174

XRPX Acc No: N01-481504

Stock management system in company, updates stock information stored in memory based on stock trading condition indicated by stock indicator

Patent Assignee: KOGIN SHOKEN KK (KOGI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001256352	A	20010921	JP 200070973	A	20000309	200174 B

Priority Applications (No Type Date): JP 200070973 A 20000309

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001256352	A	15		G06F-017/60	

Abstract (Basic): JP 2001256352 A

NOVELTY - The information about stock options for each person stock sale value and stockholder related details are stored in memory (11). A stock trading indicator indicates the stock trading condition based on the information stored in the memory and the stock information are updated accordingly.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for stock management method.

USE - For managing stock options in company.

ADVANTAGE - Incentive is given to the person without capital relationship, as stock information is updated based on indicated trading condition.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of stock management system. (Drawing includes non-English language text).

Memory (11)

pp; 15 DwgNo 1/23

Title Terms: STOCK; MANAGEMENT; SYSTEM; COMPANY; UPDATE; STOCK; INFORMATION ; STORAGE; MEMORY; BASED; STOCK; TRADE; CONDITION; INDICATE; STOCK; INDICATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/12 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014012545 **Image available**

WPI Acc No: 2001-496759/200154

XRPX Acc No: N01-368103

Repeated securitization of intellectual properties in real estate business, involves obtaining payment from initial owner as license to use the property and allocating payment from owner to general trust account

Patent Assignee: TEQ DEV (TEQT-N); ELLIOTT D R (ELLI-I)

Inventor: ELLIOTT D R

Number of Countries: 087 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200152097	A2	20010719	WO 2001US975	A	20010111	200154 B
AU 200127854	A	20010724	AU 200127854	A	20010111	200166
US 20010042034	A1	20011115	US 2000175572	A	20000111	200172
			US 2001758624	A	20010111	

Priority Applications (No Type Date): US 2000481126 A 20000111; US 2000175572 P 20000111; US 2001758624 A 20010111

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200152097 A2 E 69 G06F-017/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200127854 A G06F-017/00 Based on patent WO 200152097
US 20010042034 A1 G06F-017/60 Provisional application US 2000175572

Abstract (Basic): WO 200152097 A2

NOVELTY - An amount from general **trust** account is paid to identified initial owner of intellectual property, due to **transfer** of intellectual property to subsequent owner. Payments from initial owner are obtained as license to use intellectual property and allocated to general **trust** account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Data processing system;
- (b) **Financial** transaction management method

USE - For repeated securitization of intellectual properties in real estate business.

ADVANTAGE - Since **tax** treatment of sale and predictable future **payment** are provided, ready valuation of current value of security at any time is permitted. Permits collection of investments from multiple investors, by continuously evaluating real time value of underlying intellectual property assets.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the intellectual property securitizing processes involved.

pp; 69 DwgNo 1/4

Title Terms: REPEAT; INTELLIGENCE; PROPERTIES; REAL; ESTATE; BUSINESS; OBTAIN; **PAY**; INITIAL; OWNER; LICENCE; PROPERTIES; ALLOCATE; **PAY**; OWNER; GENERAL; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/00; **G06F-017/60**

File Segment: EPI

11/5/13 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013991865 **Image available**

WPI Acc No: 2001-476080/200151

XRPX Acc No: N01-352379

Method of optimizing value of stock option grants using communications network using option-exercising scenarios and risk tolerance information

Patent Assignee: OPTIONWEALTH INC (OPTI-N); SCHULTZ F J (SCHU-I)

Inventor: SCHULTZ F J

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200152169	A1	20010719	WO 2001US945	A	20010116	200151 B
AU 200127845	A	20010724	AU 200127845	A	20010116	200166
US 20010056391	A1	20011227	US 2000176032	A	20000114	200206
			US 2001759337	A	20010116	

Priority Applications (No Type Date): US 2000176032 P 20000114; US 2001759337 A 20010116

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200152169 A1 E 55 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200127845 A G06F-017/60 Based on patent WO 200152169
US 20010056391 A1 G06F-017/60 Provisional application US 2000176032

Abstract (Basic): WO 200152169 A1

NOVELTY - Method consists in receiving an option-exercising scenario for a **stock option** grant, calculating an estimate for the scenario, comparing the estimate with an estimate based on a standard strategy option-exercising scenario, and calculating the optimal strategy to maximise the value of the grant based on the estimates. Access is granted to the **stock option** management system via communications network and the information includes stock identification, grant date, total number of shares, vesting schedule, option price and expiration date. The future price curve is calculated for the stock based on historical returns, estimated future price etc.

DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a program, (2) an apparatus for optimizing the value of **stock option** grants.

USE - Method is for companies granting **stock options** to hire and retain employees.

ADVANTAGE - Method enables **users** to see the value of employee **stock option** grants in real-time, suggests optimization strategies and enables access to detailed e.g. tax resources.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the method.

pp; 55 DwgNo 1/7

Title Terms: METHOD; VALUE; STOCK; OPTION; COMMUNICATE; NETWORK; OPTION; EXERCISE; RISK; TOLERANCE; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/14 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013991251 **Image available**

WPI Acc No: 2001-475466/200151

XRPX Acc No: N01-351970

Executive compensation system for providing pension plans to retiring officers, has insurer for providing life insurance policy for the person 's life equivalent to non-taxable sum of money

Patent Assignee: BURKE T W (BURK-I)

Inventor: BURKE T W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010011223	A1	20010802	US 98167633	A	19981006	200151 B

Priority Applications (No Type Date): US 98167633 A 19981006

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010011223	A1	12	G06F-017/60	

Abstract (Basic): US 20010011223 A1

NOVELTY - The owner entity provides one or more periodic payments determined from the received taxable sum of money and **person** 's life expectancy, to the **person** until the **person** dies. A money lender (18) loans a non-taxable sum of money and receives one or more periodic interests from the **person**. An insurer (16) provides a life insurance policy for **person** 's life such that the policy pays a death benefit.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Method for providing an executive compensation system;
- (b) Computer program

USE - For providing pension plans, non-qualified agreements and stock option plans to retiring executive, officer or director of a business.

ADVANTAGE - Provides more income to executive and reduces cost to buyer while simultaneously increasing the after tax value of sale to business owner.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of functions of various entities during set-up of an executive compensation system.

Insurer (16)

Money lender (18)

pp; 12 DwgNo 1A/3

Title Terms: EXECUTE; COMPENSATE; SYSTEM; PENSION; PLAN; LIFE; INSURANCE; PERSON ; LIFE; EQUIVALENT; NON; SUM; MONEY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/15 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013923537 **Image available**

WPI Acc No: 2001-407750/200143

XRPX Acc No: N01-301704

Computer based bartering system for exchanging and selling stocks and other items, includes matching engine which matches barterer's barter order with selected posted order for effectuating barter transaction

Patent Assignee: HIMMELSTEIN R B (HIMM-I)

Inventor: HIMMELSTEIN R B

Number of Countries: 093 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200111518	A2	20010215	WO 2000US21018	A	20000802	200143 B
AU 200065097	A	20010305	AU 200065097	A	20000802	200143
US 20020032643	A1	20020314	US 99147243	P	19990805	200222
			US 99153142	P	19990909	
			US 99161318	P	19991025	
			US 99454035	A	19991203	
			US 2001921610	A	20010803	
US 20020038278	A1	20020328	US 99147243	P	19990805	200225
			US 99153142	P	19990909	
			US 99161318	P	19991025	
			US 99454035	A	19991203	
			US 2001921534	A	20010803	

Priority Applications (No Type Date): US 99454035 A 19991203; US 99147243 P 19990805; US 99153142 P 19990909; US 99161318 P 19991025; US 2001921610 A 20010803; US 2001921534 A 20010803

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200111518 A2 E 86 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200065097 A G06F-017/60 Based on patent WO 200111518

US 20020032643 A1 G06F-017/60 Provisional application US 99147243

Provisional application US 99153142

Provisional application US 99161318

Div ex application US 99454035

US 20020038278 A1 G06F-017/60 Provisional application US 99147243

Provisional application US 99153142
Provisional application US 99161318
Div ex application US 99454035

Abstract (Basic): WO 200111518 A2

NOVELTY - The system (100) designates barter value of primary class items to be bartered and the link (104) **transfers** the orders to database (116). The designating unit designates secondary class items and items are displayed via Internet connectivity (110) after designating barter value. A matching engine (118) matches the barterer's barter order with the selected posted order for effectuating barter transaction.

DETAILED DESCRIPTION - Barter ordering module creates the barter orders and designates primary class of items to be bartered. An INDEPENDENT CLAIM is also included for method of bartering.

USE - For implementing barters between several parties with classes of item, for exchanging or selling stock, cash, dollars, CD's, bonds, notes, commodities, **annuities**, government bonds, etc.

ADVANTAGE - Actuates a **tax** free exchange or **tax** deferred exchange for swapping barter items.

DESCRIPTION OF DRAWING(S) - The figure shows the bartering system.

System (100)

Link (104)

Internet connectivity (110)

Database (116)

Matching engine (118)

pp; 86 DwgNo 1/9

Title Terms: COMPUTER; BASED; SYSTEM; EXCHANGE; SELL; STOCK; ITEM; MATCH; ENGINE; MATCH; ORDER; SELECT; POST; ORDER; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/16 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013649062

WPI Acc No: 2001-133274/200114

Method for recruiting member using stock option - **NoAbstract**

Patent Assignee: SOHN B W (SOHN-I)

Inventor: SOHN B W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2000030832	A	20000605	KR 200014152	A	20000316	200114 B

Priority Applications (No Type Date): KR 200014152 A 20000316

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2000030832 A G06F-017/60

Title Terms: METHOD; MEMBER ; STOCK; OPTION; NOABSTRACT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/17 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013438592 **Image available**

WPI Acc No: 2000-610535/200058

XRPX Acc No: N00-452049

Computer based taxable policy processing system for use in insurance company, transmits predefined message from converter to tax server

which has tax processing logic that is uniformly invoked by client
Patent Assignee: KOEHLER CONSULTING INC (KOEH-N)

Inventor: KOEHLER S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6064983	A	20000516	US 9613890	A	19960322	200058 B
			US 9615355	A	19960412	
			US 97822410	A	19970321	

Priority Applications (No Type Date): US 97822410 A 19970321; US 9613890 P 19960322; US 9615355 P 19960412

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6064983	A	43	G06F-017/60	Provisional application	US 9613890
				Provisional application	US 9615355

Abstract (Basic): US 6064983 A

NOVELTY - A converter (356) converts and presents tax related financial contract data. The database (357) stores the tax related financial contract data output by the converter. A predefined message is transmitted from the converter to the tax server (366) which has tax processing logic to provide generic tax computation. Client uniformly invokes the tax processing logic on the tax server.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer implemented tax legislation method.

USE - In commission and accounting system for analyzing taxable aspects of financial contracts such as life insurance policies, annuities in insurance companies.

ADVANTAGE - Providing the tax server with a generic message allows it to be used by many other system, hence it is not specific to any one application. Processing of commission and accounting system is facilitated as it is dependent on the primary administrative processing.

DESCRIPTION OF DRAWING(S) - The figure shows the strategic tax subsystem architecture.

Converter (356)
Database (357)
Tax server (366)
pp; 43 DwgNo 3B/15

Title Terms: COMPUTER; BASED; PROCESS; SYSTEM; INSURANCE; COMPANY; TRANSMIT ; PREDEFINED; MESSAGE; CONVERTER; TAX ; SERVE; TAX ; PROCESS; LOGIC; UNIFORM; INVOKE; CLIENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/18 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013193076 **Image available**

WPI Acc No: 2000-364949/200031

XRPX Acc No: N00-273136

Computer implemented deferred award stock option plan administration in companies, involves contributing spread of selected participant to Rabbi trust and paying premium for insurance policy of participant

Patent Assignee: BELL L L (BELL-I)

Inventor: BELL L L

Number of Countries: 088 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200023927	A1	20000427	WO 99US24431	A	19991019	200031 B
AU 200011238	A	20000508	AU 200011238	A	19991019	200037
US 6161096	A	20001212	US 98177131	A	19981022	200067

Priority Applications (No Type Date): US 98177131 A 19981022

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200023927 A1 E 33 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200011238 A G06F-017/60 Based on patent WO 200023927
US 6161096 A G06F-017/60

Abstract (Basic): WO 200023927 A1

NOVELTY - The purchase of life insurance policy by the participant and execution of split dollar agreement is detected. Then, premium of life insurance policy is monitored and paid, after which the participant is notified that fifth **payment** associated with life insurance policy has been paid.

DETAILED DESCRIPTION - Financial data related to **stock options** of an identified participant in deferred award plan, is retrieved. Spread associated with retrieved **stock options** is computed and is contributed to Rabbi **trust** with the spread. An INDEPENDENT CLAIM is also included for apparatus for implementing deferred **stock option** plan.

USE - For use by employer, insurance company, program manager, employee, etc for administrating deferred award **stock option** plan.

ADVANTAGE - Permits employees to benefit from their **stock options**, or other deferred income programs, while minimizing the **tax** consequences and negative impact on the company. Provides employer with relevant information so as to decide whether or not to implement the model program.

DESCRIPTION OF DRAWING(S) - The figure shows schematic flow of the computer program.

pp; 33 DwgNo 2/5

Title Terms: COMPUTER; IMPLEMENT; DEFER; AWARD; STOCK; OPTION; PLAN; ADMINISTER; COMPANY; CONTRIBUTE; SPREAD; SELECT; PARTICIPATING; PAY ; PREMIUM; INSURANCE; PARTICIPATING

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/19 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

012976231 **Image available**

WPI Acc No: 2000-148080/200014

XRPX Acc No: N00-109619

Card transaction system for providing charitable contributions whilst purchasing goods, has a charge settlement operation that transfers a purchase rebate to a charity

Patent Assignee: WOODROW D F (WOOD-I)

Inventor: WOODROW D F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2254378	A1	19991030	CA 2254378	A	19981123	200014 B

Priority Applications (No Type Date): US 9870345 A 19980430

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
CA 2254378 A1 E 36 G06F-017/60

Abstract (Basic): CA 2254378 A1

NOVELTY - The card transaction system, with purchase rebate consists a charity (56), a **foundation** (50), a cardholder (12) and a merchant (16). When a merchant carries out a **financial** transaction

for a purchase with a cardholder, a rebate of the product price is generated. The cardholder then selects a charity that has been pre-approved by a **foundation**, to receive the rebate. All information concerning the transaction is stored on a database (64).

DETAILED DESCRIPTION - The charge settlement operation that provides the rebate for the charity, also provides a **tax** deduction for the cardholder.

An INDEPENDENT CLAIM is included for a method of **transferring** a purchase rebate to charity.

USE - For providing a charity contribution whilst purchasing goods.

ADVANTAGE - Allows a cardholder to purchase goods at normal retail prices, but contribute to a charity organization at the same time. Additionally, by doing this, the cardholder receives a **tax** deduction on the value of the goods.

DESCRIPTION OF DRAWING(S) - The figure shows an overview of the process steps related to the card transaction system.

Cardholder (12)

Merchant (16)

Foundation (50)

Charity (56)

Database (64)

pp; 36 DwgNo 1/10

Title Terms: CARD; TRANSACTION; SYSTEM; PURCHASE; GOODS; CHARGE; SETTLE; OPERATE; **TRANSFER**; PURCHASE; REBATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06K-019/077

File Segment: EPI

11/5/20 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

012702205 **Image available**

WPI Acc No: 1999-508316/199942

XRPX Acc No: N99-378829

Home mortgage payment determining method using data processing system for low income family

Patent Assignee: GEORGE J D (GEOR-I)

Inventor: GEORGE J D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5946668	A	19990831	US 95543851	A	19951012	199942 B

Priority Applications (No Type Date): US 95543851 A 19951012

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5946668	A	12	G06F-017/60	

Abstract (Basic): US 5946668 A

NOVELTY - Amount of earnings to withhold from income including income **tax** for next fiscal year and for home mortgage interest deductions are calculated. Amount of **tax** refund to deposit into a **trust fund** during selected period and **trust fund** after deposit, are calculated. Mortgage based on the amortization of home mortgage is issued.

DETAILED DESCRIPTION - Mortgage data, income data and income **tax** data are entered into memory. Amortization of home mortgage over a selected period, income **tax** refund for a prior fiscal year and income **tax** for current fiscal year are calculated.

USE - For determining home mortgage payments to **pay** for home throughout predetermined period for low income families.

ADVANTAGE - Facilitates reflection of unexpected changes in the borrower information, cost of living estimates, income and home appreciation, and changes in **tax** rates. Maintains ability to gain access to significant amount of cash for future need.

DESCRIPTION OF DRAWING(S) - The figure illustrates the flow chart for home mortgage **payment** determining method.
pp; 12 DwgNo 1A,1B/3
Title Terms: HOME; **PAY** ; DETERMINE; METHOD; DATA; PROCESS; SYSTEM; LOW;
INCOME; FAMILY
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-157/00
File Segment: EPI

11/5/21 (Item 16 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011119246 **Image available**
WPI Acc No: 1997-097171/199709
Credit card utilization management system used in taxi car, train, aeroplane or similar - in which copy of invalid card number information from computer is sent to trust inquiry machine
Patent Assignee: DAISHIN DENKI KK (DAIS-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8335293	A	19961217	JP 95142825	A	19950609	199709 B

Priority Applications (No Type Date): JP 95142825 A 19950609

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 8335293	A	11		G07G-001/12	

Abstract (Basic): JP 8335293 A
The system uses a **trust** inquiry machine (A) which makes a **taxis** car store an invalid card number information. A computer (C) for data management is set in the office. A copy of invalid card number information from the computer is sent to the **trust** inquiry machine. An IC card (B) which is inserted into the computer **transfers** contents of transactions from a credit card (D) to the computer through the **trust** inquiry machine.
USE/ADVANTAGE - For reservation of ticket in railway, passport in aeroplane, room in hotel. Allows remote shopping while travelling suing in-vehicle unit providing goods details. Ensures protection to reading and writing of IC card. Simplifies management of credit card.

Dwg.1/6
Title Terms: CREDIT; CARD; MANAGEMENT; SYSTEM; **TAXI** ; CAR; TRAIN;
AEROPLANE; SIMILAR; COPY; INVALID; CARD; NUMBER; INFORMATION; COMPUTER;
SEND; ENQUIRY; MACHINE
Derwent Class: T04; T05; W06; X22
International Patent Class (Main): G07G-001/12
International Patent Class (Additional): **G06F-017/60** ; G07B-013/00
File Segment: EPI

Set Items Description
S1 0 AU=(SLANE R? OR SLANE, R?)
S2 1798790 ANNUITY OR ANNUITIES OR TRUST OR FOUNDATION OR ENDOWMENT OR
GRAT
S3 12668632 PAY???? OR FUND? OR SPONSOR? OR FINANC? OR TRANSFER?
S4 8210565 GRANTOR? OR GRANTEE? OR HOLDER? OR USER? OR PERSON? ? OR M-
EMBER? OR FAMILY OR FAMILIES
S5 7812032 ASSET? OR CASH OR MONEY OR PROPERTY OR PROPERTIES OR MONET-
ARY OR ESTATE?
S6 2397486 TAX???.
S7 83161 STOCK()OPTION? OR (NONQUALIFIED OR NON()QUALIFIED) (2N)OPTI-
ON?
S8 3460 S7(2S)S2
S9 1055 S8(10N)S3
S10 77 S9(12N)S6
S11 14 S10 NOT PY>1999
S12 13 RD (unique items)

?show files

File 9:Business & Industry(R) Jul/1994-2002/Aug 20
 (c) 2002 Resp. DB Svcs.
File 20:Dialog Global Reporter 1997-2002/Aug 21
 (c) 2002 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2002/Aug 21
 (c) 2002 Financial Times Ltd
File 610:Business Wire 1999-2002/Aug 21
 (c) 2002 Business Wire.
File 613:PR Newswire 1999-2002/Aug 21
 (c) 2002 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2002/Aug 21
 (c) 2002 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2002/Aug 20
 (c) 2002 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2002/Aug 20
 (c) 2002 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
File 626:Bond Buyer Full Text 1981-2002/Aug 20
 (c) 2002 Bond Buyer
File 267:Finance & Banking Newsletters 2002/Aug 19
 (c) 2002 The Dialog Corp.

12/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

08670372 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Brokerages, Brokers Reap Benefits of Soaring Economy
Joseph N. DiStefano
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PHILADELPHIA INQUIRER - PENNSYLVANIA)
December 12, 1999
JOURNAL CODE: KPIN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 782

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... up and he was worth \$6.5 million. Now he's worried about setting up **trust funds** for his kids, and about his income **taxes** , " Edmondson said.

Through the 1990s competitors and critics predicted and even advocated the demise of...

12/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

08377795 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Columbian, Vancouver, Wash., Marketplace Column
Craig Brown
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (COLUMBIAN - VANCOUVER)
November 22, 1999
JOURNAL CODE: KTCV LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 505

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... year.
The thing is, unemployment is the lowest in decades, and the state's unemployment **trust fund** has a \$1.7 billion balance.

CURE wants no **tax** increase and wants to adjust the trigger points in the formula that figures out unemployment...

12/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03454100 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sterling Completes Merger With First Federal
PR NEWSWIRE
November 16, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 462

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Company, it operates loan production offices in Washington, Oregon, and Idaho. Sterling's subsidiary Harbor **Financial Services** provides non-bank investments, including mutual **funds** , variable **annuities** , and **tax -deferred annuities** , through regional representatives throughout Sterling Savings' branch network.

/CONTACT: Heidi B. Stanley of Sterling Financial...

12/3,K/4 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00141496 19991117321B0176 (USE FORMAT 7 FOR FULLTEXT)
**Omega Worldwide Inc. Announces Record Earnings for Fourth Quarter and
Fiscal Year End**
Business Wire
Wednesday, November 17, 1999 09:30 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 989

...was reduced from 100 percent to
47 percent. The transaction created a one-time pre- tax gain on
dilution of interest in Principal Healthcare **Finance Trust** of
\$951,000 (\$628,000 after tax gain or 5 cents per share).

(2) Dilutive earnings per share reflect the dilutive effect...

12/3,K/5 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00177706 19990915DCW072 (USE FORMAT 7 FOR FULLTEXT)
**Virginia Commonwealth Financial Corporation and Caroline Savings Bank
Announce Their Agreement to Affiliate**
PR Newswire
Wednesday, September 15, 1999 15:24 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 452

TEXT:
...of Virginia Commonwealth
Financial Corporation stock for each share of Caroline Savings Bank in a
tax -free exchange. The parties also announced that they have entered
into a
stock option agreement, which gives Virginia Commonwealth **Financial**
Corporation the right to purchase up to 19.9% of the outstanding shares of
Caroline...

12/3,K/6 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

00972293
**TAMING THE TAX MAN: Ease the sting of this year's market correction with
smart tax moves**
Business Week November 9, 1998; Pg 135; Number 3603
Journal Code: BW ISSN: 0007-7135
Section Heading: Special Report: Cover Story: TAXES
Word Count: 1,473 *Full text available in Formats 5, 7 and 9*

BYLINE:
By Mike McNamee in Washington

TEXT:
...up, he'll be feeling flush, and he'll have avoided a lot of estate tax
'' Baldwin says. This strategy won't work for incentive stock options
because they aren't transferable .
Once you know where your investments stand, you need to rough out your
total tax...

12/3,K/7 (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

00855633

AN OPTIONS YOUR HEIRS WILL VALUE

Business Week June 9, 1997; Pg 120; Number 3530

Journal Code: BW

ISSN: 0007-7135

Section Heading: Personal Business: SMART MONEY

Word Count: 867 *Full text available in Formats 5, 7 and 9*

BYLINE:

Julie Carrick Dalton

TEXT:

...Service--as possible. If his heirs inherited the options upon his death, a 55% estate **tax** would gobble much of their potential value. So he **transferred** the options, immediately after receiving them, to a **trust** created for his kids. By sweeping the options out of his estate while the share...

... must work for a publicly traded company with an option plan that specifically permits the **transfer** of **nonqualified stock options**.

Tax -favored incentive **stock options** --where any gain realized from the time of grant to the time of sale is...

12/3,K/8 (Item 3 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

00845538

US Airways Paid \$14 Million To Wolf, Gangwal, Nagin In 1996

Aviation Daily April 2, 1997; Pg 9; Vol. 328, No. 2

Journal Code: AD ISSN: 0193-4597

Word Count: 593 *Full text available in Formats 5, 7 and 9*

TEXT:

... US Airways also paid \$1,935,130 last year to establish a \$1 million after- **tax** deferred **annuity**, **payable** to Gangwal at retirement or severance. "This year's proxy statement tracks last year's..."

12/3,K/9 (Item 4 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0289910

PUTTING A PRIVATE BANKER AT YOUR SERVICE

Business Week April 8, 1991; Pg 92; Number 3208

Journal Code: BW ISSN: 0007-7135

Section Heading: Personal Business: Banking

Word Count: 1,101 *Full text available in Formats 5, 7 and 9*

BYLINE:

EDITED BY AMY DUNKIN

Arlene Hershman

TEXT:

... use. Separate fees are usually charged for performing custodial services, acting as executor of a **trust**, filling out **tax** forms, or **paying** bills. Generally, if you have an investment-management account with the bank, the annual fee...

12/3,K/10 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

03605507 Supplier Number: 47464470 (USE FORMAT 7 FOR FULLTEXT)

Legislative Outcome Mixed So Far

CFO Alert, v10, n241, pN/A

June 16, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 739

... that would improve IRAs by indexing them to inflation and providing exceptions to withdraw the **funds** before retirement age. A bill that would require **stock option** expenses in the earnings statement if a bank deducts the expense for **tax** purposes failed to make the House mark up. It's expected, however, to be in...

12/3,K/11 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0540501 BW0207

LEARMONTH BURCHETT: Learmonth & Burchett Management Systems Plc Announces Second Quarter Financial Results

December 07, 1995

Byline: Business Editors

...2,142
Deferred revenue 3,777 3,702
Accrued liabilities 6,344 8,599
Income **taxes payable** 494 409
Executive Stock Option Trust indebtedness 935 935
Total current liabilities 14,651 16,286
Indebtedness 753 369
Other liabilities...

12/3,K/12 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0439722 BW1096

THE COMPUTER LAB: Major upgrade of HARVEST-TIME retirement planning software provides new sales tools for financial professionals

October 26, 1994

Byline: Business Editors

...FEATURES
-- The program now calculates "substantially equal payments" and provides an option for withdrawing qualified **funds** as an **annuity**, thus sidestepping early withdrawal penalties.
-- Another **option** withdraws **non - qualified funds** in equal annual payments, or "as needed," to determine the most **tax** advantaged distribution.
-- Benefits paid through annuities and insurance-based "private pension plans" can be tested...

12/3,K/13 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0044701 NYCL01
NEW ANNUITY OFFERS FLEXIBILITY AND VARIED OPTIONS AT NATIONWIDE

DATE: January 13, 1988 08:54 E.T. WORD COUNT: 386

...and for non-qualified personal investments.

Contract buyers can select from 10 investment options for **tax**-qualified retirement plans and 13 investment **options** for **non-qualified** plans. **Options** include guaranteed, stock, bond, money market and international **funds**.

Rick Karas, vice president of Nationwide's **annuity** and pension sales, said customers can select any combination of **funds**.

He said Best of America II offers significant **tax** advantages. Investment earnings, Karas explained, are tax-deferred and, for qualified retirement plans, purchase payments...

Set Items Description
S1 0 AU=(SLANE R? OR SLANE, R?)
S2 136772 ANNUITY OR ANNUITIES OR TRUST OR FOUNDATION OR ENDOWMENT OR
GRAT
S3 1929388 PAY???? OR FUND? OR SPONSOR? OR FINANC? OR TRANSFER?
S4 1130947 GRANTOR? OR GRANTEE? OR HOLDER? OR USER? OR PERSON? ? OR M-
EMBER? OR FAMILY OR FAMILIES
S5 1625838 ASSET? OR CASH OR MONEY OR PROPERTY OR PROPERTIES OR MONET-
ARY OR ESTATE?
S6 256549 TAX???.
S7 4078 STOCK()OPTION? OR (NONQUALIFIED OR NON()QUALIFIED) (1N)OPTI-
ON?
S8 65 S2 AND S7
S9 5 S8 AND S6

?show files

File 2:INSPEC 1969-2002/Aug W3
 (c) 2002 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2002/Jul
 (c) 2002 ProQuest Info&Learning
File 65:Inside Conferences 1993-2002/Aug W3
 (c) 2002 BLDSC all rts. reserv.
File 77:Conference Papers Index 1973-2002/Jul
 (c) 2002 Cambridge Sci Abs
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jul
 (c) 2002 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2002/Aug
 (c) 2002 Info. Today Inc.
File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Jul
 (c) 2002 Info.Sources Inc
File 474:New York Times Abs 1969-2002/Aug 20
 (c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/Aug 20
 (c) 2002 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Aug 20
 (c) 2002 The Gale Group
File 139:EconLit 1969-2002/Aug
 (c) 2002 American Economic Association

9/5/1 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

00262061 NYT Sequence Number: 026631720705

Bankers Trust Co publishes booklet July 5 on study of indus employe savings plans showing such plans are becoming widespread and popular feature in many industries; bank says plans are inexpensive to administer, may result in substantial tax savings to co and workers and steady sale of co's own stock to employes)

New York Times, Col. 4, Pg. 54

Wednesday July 5 1972

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: BANKERS TRUST CO (NYC)

DESCRIPTORS: LABOR; SAVINGS; STOCK OPTIONS AND PURCHASE PLANS; STOCKS AND BONDS

9/5/2 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

00155599 NYT Sequence Number: 009342710118

Kelso employe stock ownership plan described; under it a co borrows from bank which acts as trustee for plan and repays by buying stock on behalf of each employe in relation to his salary; under tax law, since money is paid into an employe trust, co repays loan in pre-tax dollars instead of after paying taxes; employes get their shares on leaving co and when selling them pay taxes at capital gains rate; some cos that have sold stock under plan noted; Kelso book titled Two Factor Theory: The Economics of Reality in which plan is explained noted)

New York Times, Col. 3, Pg. 63

Monday January 18 1971

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: I\$NYT7101; CAPITAL GAINS TAX; EMPLOYEE STOCK OWNERSHIP PLANS (ESOP); FEDERAL TAXES (US); INCOME TAX; STOCK OPTIONS AND PURCHASE PLANS; STOCKS AND BONDS; TAXATION

PERSONAL NAMES: COLE, ROBERT J; KELSO, LOUIS O

9/5/3 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

01083091 NYT Sequence Number: 001808771118

Dow Chem Co repts it purchased 186,700 shares of its stock on open market for \$5.8 Million which it will credit to 29,392 of its more than 31,000 US employees free of charge. Says it instituted new benefit plan under provisions of US Tax Reform Act of '76. Employees are to be credited with shares that will be held in trust, with all dividends automatically reinvested in more shares for employee's account. Co notes each employee will receive shares after leaving co. Free shares are in addition to co's employees' stock purchase plan (S).)

Wall Street Journal, Col. 3, Pg. 33

Friday November 18 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: DOW CHEMICAL CO

DESCRIPTORS: EMPLOYEE STOCK OWNERSHIP PLANS (ESOP); LABOR; STOCK OPTIONS AND PURCHASE PLANS; STOCK REPURCHASES BY COMPANIES; STOCKS AND BONDS; TRUST FUNDS

9/5/4 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

01062201 NYT Sequence Number: 000855761220

LMI Investors annual meeting generates angry confrontations between shareholders and management concerning whether co is really trying to sell its properties at highest prices, \$950,000 annual payment to co's management co CNA Investment Advisors Inc, and generous stock option offered to co pres Robert Felixson. Shareholders approve 2 key proposals, authorization for trustees to determine whether co should qualify as a real estate investment trust for Fed taxes , and authorization for trustees to extend Apr 15 '77 expiration date of co's outstanding warrants (M) .

GOTTSCHALK, EARL C, JR
Wall Street Journal, Col. 3, Pg. 8
Monday December 20 1976
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

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Jin says decision on employee stock ownership play imminent
SOUTH KOREA: NEW EMPLOYEE STOCK OPTION SCHEME
The Korea Herald (XBF) 31 May 2001 Online
Language: ENGLISH

The South Korean government is considering to introduce a new employee stock option scheme following the style in the US. The new scheme is known as the employee stock ownership plan (ESOP). Companies participating in ESOP will create a trust fund to finance share buy-backs. Shares bought back will then be offered to employees. In conjunction with ESOP, the government may also amend relevant legislation to provide tax benefits for firms participating in ESOP.

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